

## CURVE PAY - SUMMARY OF TERMS OF SERVICE CHANGES

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### Terms of Service

- We have made some changes to explain how Curve Pay works and other clarifications to reflect that your Curve app is now becoming a 'Curve Wallet', the smartest digital wallet out there! For example, please note the section on Curve Pay, the explanation on express payments on certain public transport systems and what happens where payments are initiated offline (i.e., where a merchant's point of sale terminal is offline).
- Reflect the branding changes to our subscription tiers:
  - Curve Lite is now Curve Pay;
  - Curve X is now Curve Pay X;
  - Curve Black is now Curve Pay Pro; and
  - Curve Metal is now Curve Pay Pro+.
- Introducing our brand new feature - Curve ReFi. ReFi will allow you to make smart balance transfers effortlessly and at speed, so you can pay down debt, avoid sky-high interest and control your cashflow like a pro.
- We've made clearer:
  - how the minimum subscription requirement will work when you are on Curve Pay Pro+;
  - what an authorised transaction is in light of the introduction of the Curve Wallet; and
  - the scenarios where you might owe us money in the "Money owed to Curve" section.

The full version of the new Terms of Service can be found [here](#).

#### *Specific changes to the Subscription Schedule*

- Changes to reflect that your Curve app is now becoming a 'Curve Wallet', the smartest digital wallet out there!
- Reflect the branding changes to our subscription tiers:
  - Curve Lite is now Curve Pay;
  - Curve X is now Curve Pay X;
  - Curve Black is now Curve Pay Pro; and

- Curve Metal is now Curve Pay Pro+.
- Removal of the Funding Sources Limit for all tiers meaning there is no restriction on the number of payment sources you can add to your Curve Wallet.
- Including the fee for Curve ReFi - a brand new feature that we will be bringing to you!
- Clarifying that the 1% Instant Cashback (which is awarded in Curve Cash) is subject to limitations as set out in our Fair Use Policy. At present, our limits are as follows:

Plan	Limit per merchant	Overall cashback limit
Curve Pay Pro	€10 per month	€25 per month
Curve Pay Pro+	€20 per month	€50 per month

The full version of the new Subscription Schedule can be found [here](#).

### Privacy Policy

- Changes to reflect that your Curve app is now becoming a 'Curve Wallet', the smartest digital wallet out there!
- Reflect the branding changes to our subscription tiers:
  - Curve Lite is now Curve Pay;
  - Curve X is now Curve Pay X;
  - Curve Black is now Curve Pay Pro; and
  - Curve Metal is now Curve Pay Pro+.
- Clarifications following our annual review to ensure all the information is up to date and presented clearly, for example see the changes to the 'Automated Decision Making' section.

The full version of the new Privacy Policy can be found [here](#).

### Fair Use Policy

- Changes to reflect that your Curve app is now becoming a 'Curve Wallet', the smartest digital wallet out there!
- Reflect the branding changes to our subscription tiers:
  - Curve Lite is now Curve Pay;
  - Curve X is now Curve Pay X;

- Curve Black is now Curve Pay Pro; and
- Curve Metal is now Curve Pay Pro+.
- Inclusion of our fair use limits on the Instant Cashback as set out below:

Plan	Limit per merchant	Overall cashback limit
Curve Pay Pro	£10 per month	£25 per month
Curve Pay Pro+	£20 per month	£50 per month
Samsung Pay+ Premium	£10 per month	£25 per month

The full version of the Fair Use Policy can be found [here](#).

### **Curve Rewards and Curve Cash Scheme Terms**

- Changes to reflect that your 'Curve app' is now becoming a 'Curve Wallet', the smartest digital wallet out there!
- Reflect the branding changes to our subscription tiers:
  - Curve Lite is now Curve Pay;
  - Curve X is now Curve Pay X;
  - Curve Black is now Curve Pay Pro; and
  - Curve Metal is now Curve Pay Pro+.
- Amended clauses 12(a) and 12(b) to specify that the list of retailers you can choose for your Instant Cashback can now be found in your Curve Wallet.
- Clarify that any limits on Curve Cash Points will be included in the Fair Use Policy.

The full version of the Curve Rewards and Curve Cash Scheme Terms can be found [here](#).