

# Regulatory Disclosures

*Last updated: 2nd January 2026.*

*Please note that these Regulatory Disclosures will regularly be updated to reflect any changes in the way we operate or in applicable laws.*

The Merge Group comprises Merge Holdings Ltd. together with its subsidiaries. The key subsidiaries are incorporated in the following jurisdictions and authorised, registered and/or regulated by the regulatory authorities listed in the below table.

We can be contacted at [cs@merge.money](mailto:cs@merge.money)

LEGAL ENTITY	JURISDICTION	LICENSE
Merge Money SAS	European Union (EU)	<p>Merge Money is a simplified joint-stock company (SAS) with a capital of €1,375,000, whose registered office is located at 229 rue Saint-Honoré, 75001 Paris, France, registered under number 911 052 827 in the Trade and Companies Register of Paris, and represented by its President Kebbie Sebastian.</p> <p>Merge Money is a licensed electronic money institution (EMI) authorised by the French <i>Autorité de Contrôle Prudentiel et de Résolution</i> (ACPR), under registration number (CIB) 17888.</p> <p>All client funds held by Merge Money are safeguarded in full compliance with applicable regulations. These funds are segregated and deposited with one or more banking partners.</p>
Merge Networks SAS	France	<p>Merge Networks is a simplified joint-stock company (SAS) with a capital of €1,000, whose registered office is located at 229 rue Saint-Honoré, 75001 Paris, France, registered under number 911 403 079 in the Trade and Companies Register of Paris, and represented by its President Kebbie Sebastian.</p> <p>Merge Networks is a registered Digital Asset Service Provider (DASP) regulated by the French <i>Autorité des Marchés Financiers</i> (AMF) under registration number E2023-085.</p>

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Merge Money Ltd.	European Union (EU)	<p>Merge Money Ltd. is incorporated in the United Kingdom with Companies House number 13463502 and registered office at 7 Bell Yard, London W2CA 2JR, United Kingdom. It is registered with the UK's Information Commissioner's Office (ICO) under reference number ZB283262.</p> <p>Merge Money Ltd. is a partner of Modulr Finance B.V., a company registered in the Netherlands with company number 81852401, which is authorised and regulated by the Dutch Central Bank (DNB) as an Electronic Money Institution (Firm Reference Number: R182870) for the issuance of electronic money and payment services.</p> <p>Your account and related payment services are provided by Modulr Finance B.V.</p> <p>Your funds will be held in one or more segregated accounts and safeguarded in line with the Financial Supervision Act (<i>Wet op het Financieel Toezicht, Wft</i>).</p>