



This page sets out the entity including the applicable e-money institution (“**EMI**”) responsible for your particular Monese Account under the Agreement for both UK and EEA Customers. The relevant “[Terms and Conditions](#)” are as follows:

- GBP accounts in the UK - see the “United Kingdom” version
- GBP accounts in the EEA - see the “EU/Other” version
- EUR accounts in the UK - see the “United Kingdom” version
- EUR accounts in France - see the “France” version
- EUR accounts in Germany - see the “Germany” version
- EUR accounts in Italy - see the “Italy” version
- EUR accounts in Spain - see the “Spain” version
- RON accounts in Romania - see the “Romania” version
- RON accounts in the EEA - see the “EU/Other: version

UK Customers

If you are a UK Customer, unless the Agreement is clear it is not the case, references to *us*, *we* and *our* in this Agreement mean Monese Ltd.

Monese Ltd (company number 8720992, Eagle House, 163 City Road, London EC1V 1NR) is authorised and regulated by the FCA as an electronic money institution and card issuer (FRN 900960). Monese Ltd is responsible for:

- a. issuing e-money to your Monese Account;
- b. issuing your Monese Card, and
- c. providing payment processing services including access to UK Faster Payments, BACS Credit, BACS Direct Debit and SEPA payments.

The safeguarding of your money will be dealt with in accordance with the section “How we keep your money safe” in the Terms and Conditions.

EEA Customers

If you are an EEA Customer, unless the Agreement clearly indicates otherwise, references to *us*, *we* and *our* in this Agreement means:

- a. Monese EU; or

- b. where any part of this Agreement deals with your Monese Card, any e-money issued to you or any payment services provided to you, PPS EU and/or Monese EU acting as agent of PPS EU.

However, if you hold a Monese GBP Account that was set up before 1 August 2020 and you're also actively using this account whilst either visiting, working or sometimes living in the UK, your account may continue to be administered by PPS UK. If this applies to you we will have let you know already if this situation applies.