

TERMS & CONDITIONS

Last updated: November 2025

These Terms & Conditions ("Terms") govern your access to and use of the Luna Wallet payment services ("Service"). By creating an account or using the Service, you agree to these Terms.

1. Legal Information

The Service is operated by:

LunaPay Limited, Company number: 12409501

Registered Address: Office 211, Epworth House, 25 City Road, London, England, EC1Y 1AA

LunaPay Limited is authorised and regulated by the Financial Conduct Authority (FCA) as an Authorised Payment Institution under licence number 935095.

2. Definitions

Account / Wallet – your regulated payment account within Luna Wallet, used to store and transfer funds.

AtA Transfer – transfer between your own Luna Wallet accounts.

Send to Card – outbound payment to a Visa or Mastercard card.

Send to Luna Wallet User – transfer to another registered Luna Wallet user (P2P).

Top-Up – adding funds via a supported payment card.

User – an individual using Luna Wallet.

Payment Transaction – any movement of funds to or from your Wallet.

3. Eligibility

To use the Service, you must:

- be at least 18 years old;
- be legally capable of entering a contract;
- pass identity verification (KYC) if required;
- not be listed on sanctions or restrictions lists;
- use the Service only for lawful purposes.

LunaPay may request additional information at any time to meet regulatory requirements.

4. Wallet Overview

Your Wallet is a payment account operated by LunaPay under FCA regulations.

- It is not a bank account and does not earn interest.
- Funds are safeguarded in compliance with applicable regulatory requirements.
- You may withdraw available funds at any time through supported methods.

5. Top-Ups

Top-ups are processed via Visa or Mastercard.

Conditions:

- You must be the lawful holder of the payment card.
- Fees apply as defined in the Pricelist.
- If a top-up is reversed (e.g., chargeback), your Wallet balance may become negative and must be repaid immediately.
- Fraudulent use of third-party cards is prohibited.

Top-ups may be delayed or declined for compliance or security reasons.

6. Transfers and Payments

6.1 AtA Transfer (Account-to-Account)

You may transfer funds between your own Luna Wallet accounts. No fees apply.

6.2 Send to Card

You may send funds to any supported Visa or Mastercard card, including your own.

- Fees apply as listed in the Pricelist.
- Processing times depend on external payment partners.
- Transactions may be delayed, limited, or declined for compliance reasons.

6.3 Send to Luna Wallet User (Internal Transfer)

This feature allows you to transfer funds to another Luna Wallet user.

Activation Requirements

This feature is not enabled by default.

To unlock P2P transfers, the User must:

complete several successful card top-ups, or top up a combined total of at least EUR 100.

Until these conditions are met, the feature remains unavailable and will display a notification inside the interface.

LunaPay may apply additional risk checks before enabling Internal Transfers.

7. Fees

Applicable fees are listed in the Pricelist and shown to the User before confirming a transaction.

LunaPay may change fees with prior notice.

If you disagree, you may stop using the Service and withdraw your available balance.

8. Acceptable Use

Users must not use the Service for:

- illegal or fraudulent activity;
- money laundering, sanctions breaches, or evasion schemes;
- gambling payments;
- sale of weapons, drugs, or controlled substances;
- cryptocurrency-related transactions;
- abusive behaviour or attempts to circumvent limits;
- creating multiple accounts to bypass restrictions.

Violation may result in immediate suspension, blocked funds, or termination.

9. Security

You must keep your login credentials secure.

LunaPay may restrict or block your Account if:

- suspicious activity is detected,
- unauthorized access is suspected,
- verification is incomplete,
- required by law or regulatory authorities.

10. Incorrect or Unauthorized Transactions

If you believe a transaction is incorrect or unauthorized, notify LunaPay immediately.

LunaPay may investigate and, if applicable, reverse the transaction.
Delayed reporting may impact your right to correction.

11. Liability

LunaPay is not liable for:

- indirect or consequential damages;
- delays caused by third-party payment processors;
- losses resulting from incorrect information provided by the User;
- losses caused by User breach of these Terms.

Where permitted by law, LunaPay's maximum liability is limited to the fees paid by the User in the previous 30 days.

12. Service Availability

We aim to provide uninterrupted access but cannot guarantee error-free or continuous operation. Features may be modified or restricted for compliance, operational, or security reasons.

13. Termination

You may close your Account at any time.

LunaPay may suspend or terminate your Account immediately if:

- you violate these Terms,
- regulatory issues arise,
- fraudulent or illegal activity is suspected,
- required by law.

Funds may be retained temporarily to cover disputes or chargebacks.

14. Privacy

Personal data is processed in accordance with the Luna Wallet Privacy Policy.

15. Complaints

Email: system@luna-wallet.com

Complaints will be reviewed within a reasonable timeframe.

16. Governing Law

These Terms are governed by the laws of England and Wales.
Disputes fall under the exclusive jurisdiction of the courts of London.

17. Contact

LunaPay Limited
Office 211, Epworth House 25 City Road
London, England, EC1Y 1AA
Email: system@luna-wallet.com