

## Specific terms and conditions: France

### 1. Purpose

Article 1.1 of the T&Cs is replaced by the following:

*These Wero General Terms and Conditions (as amended from time to time, the "T&Cs") apply to the use of the Wero Solution via the App provided by EPI Company SE, a European company (societas Europaea) having its registered office at De Lignestraat 13, 1000 Brussels, (RPR/RPM Brussels, Dutch speaking division), and registered with the Crossroads Bank for Enterprises under the number 0755.811.726 (hereinafter referred to as "EPI", "WE", "US" or "OUR"). EPI is authorised by the National Bank of Belgium as a payment institution subject to the Law on Payment Institutions to provide payment Initiation Services and Account Information Services **and is duly passported into France via the freedom to provide services passport**. The authorisation can be consulted on the official register of the National Bank of Belgium accessible at the following address: <https://www.nbb.be/en/no-lang/77489> and on the official register of the European Banking Authority accessible at the following address <https://euclid.eba.europa.eu/register/pir/search>*

### 2. Scope

Article 3.2 of the T&Cs is replaced by the following:

*These T&Cs only apply to USERS that are consumers within the meaning of the Preliminary Article, 1° of the FCC or non-professionals (as per Preliminary Article, 2° of the FCC). Any person qualifying as a professional (as per Preliminary Article, 3° of the FCC) including the founder of a sole proprietorship, a self-employed person, an auto-entrepreneur or a micro-entrepreneur, wishing to use the Wero Solution within the framework of a commercial, artisanal or associative will not be eligible to use the Wero Solution.*

The following definition is added to Section 2.0 of the T&Cs: "**FCC**" means the French Consumer Code, as amended from time to time.