Pre-dispute Policy

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Wero Dispute Policy – Key Points

In many cases, You can raise a claim directly with an **Acceptor** to resolve a problem related to a **Wero Transaction**.

- **Eligibility:** The Pre-dispute Process is generally available for Wero Transactions made with an Acceptor participating in the early resolution programme. The cases in which the Pre-dispute Process does not apply are detailed in Section 2.
- **Time limits:** You have 120 days from the Wero Transaction date to start a Pre-dispute claim. In certain cases (listed in Annex A), this period can be extended up to 540 days.
- **Process:** You can make a claim in the **Wero App** or in your mobile banking app, and exchange documents with the Acceptor through this platform.
- **Resolution period:** You and the Acceptor have 30 days to reach an agreement. If the Acceptor accepts, they must refund You or complete the agreed solution (such as resending goods or making an alternative offer) within 7 days.
- **Escalation:** You can escalate the claim to your **ASPSP** within 14 days if the Acceptor rejects your claim, does not reply, or if no agreement is reached. Your ASPSP will then inform You of the next steps.
- **Responsible use:** If false or misleading information is submitted, unrelated or doctored documents/images are provided, or the process is otherwise misused (for example, repeated unfounded claims), a warning may be issued and access to the Pre-dispute Process may be temporarily or permanently suspended. Blocking access to the Pre-dispute Process does not affect your right to contact your ASPSP or to bring a claim before a competent court.

1.0 Definitions

Capitalised terms used in this Wero Pre-dispute Policy (the "Policy") have the following meaning, unless otherwise specified herein:

- **"Acceptor"** means a retailer or any other entity, firm, corporation or government entity/local administration using the Wero Solution, directly or through a payment facilitator, to receive funds as a payee or to refund a payer.
- **"Acceptor PSP"** means a payment service provider, member of the EPI Scheme, contracting directly or through a payment facilitator with an Acceptor to accept and process Wero Transactions.
- **"ASPSP"** means an Eligible Account Servicing Payment Service Provider that holds Your Account used for Wero Transactions.
- **"EPI"**, "**We**", "**Us**", or "**Our**" mean **EPI Company SE**, a European company (societas

europaea) with registered office at De Lignestraat 13, 1000 Brussels, Belgium, registered with the Crossroads Bank for Enterprises under number 0755.811.726.

- **“Pre-dispute Process”** means the process through which a User and an Acceptor endeavour to reach an agreement regarding a contested Wero Transaction, without involving the ASPSP or the Acceptor PSP.
- **“Wero App”** means the mobile payment application provided by EPI to enable Users to access and use the Services.
- **“Wero Transaction”** means a payment transaction initiated via the Wero Solution by a User or an Acceptor, as the case may be, resulting in a transfer of funds through an instant credit transfer.
- **“User”**, “**You**” or “**Your**” means a natural person who meets the eligibility requirements set forth in the Terms and Conditions and who uses the Wero Solution.
- **“Wero Solution”** means the payment solution operated by EPI, made available to Users via the Wero App.
- **“ASPSP”** means a payment service provider maintaining Your Account and member of the EPI Scheme that allows You to use the Wero App for initiating Wero Transactions.

2.0 Introduction

This Policy explains what to do if You experience an issue with a **Wero Transaction** made with an **Acceptor**.
This may include cases where goods do not arrive or are not as described, a service You paid for is not delivered, or a promised refund is not received.

For most purchases made with Wero, You can use the **Pre-dispute Process**, designed to help You report problems and attempt to resolve them quickly and easily with the Acceptor through the **Wero App** or your mobile banking app.

If You cannot reach an agreement, You may escalate the claim to your **ASPSP**, which may then involve the **Acceptor PSP**.

Important:

- The Wero Pre-dispute Process is only available if the Wero Transaction was made with an Acceptor whose **Acceptor PSP** participates in the early resolution programme.
- The Wero Pre-dispute Process does not cover issues such as incorrect or unauthorised payments, which are governed by applicable PSD2 banking regulations. In those cases, You must contact your **ASPSP** directly.

3.0 When can You start a Pre-dispute claim?

- Within 120 calendar days of the Wero Transaction date.
- Within 120 days of delivery and up to 540 days after the Wero Transaction date if:
    - The Acceptor belongs to one of the sectors listed in Annex A; and
    - The reason for your claim is one of the following:
        - Defective merchandise
        - Service not rendered or merchandise not received
        - Refund not credited

For most Wero Transactions, the minimum amount is €10. There is no minimum for the sectors listed in Annex B.

If You do not recognise a Wero Transaction, first check the transaction details in your Wero App or banking app. If it still seems unauthorised, contact your ASPSP.

4.0 When is a Pre-dispute claim not available?

- If the Acceptor has already refunded the relevant Wero Transaction.
- If the Account linked to your Wero App is held with an ASPSP based in France or Belgium, the Pre-dispute Process cannot be used for commercial reasons (goods not received, goods not as described, refund not received).
- The Wero Pre-dispute Process is only available for Wero Transactions made with Acceptors participating in the programme. If the Acceptor does not participate, You must contact them directly.

5.0 How to start a claim?

1. Open the **Wero App** or your mobile banking app and locate the relevant Wero Transaction.
2. Select the transaction and tap “Report a problem”.
3. Choose the reason that best matches your issue.
4. Upload any relevant documents, photos, or evidence.
5. You and the **Acceptor** can exchange information through the Wero Pre-dispute platform while the claim is open.

By starting a claim, You acknowledge that Data related to your claim will be shared with the Acceptor and with **EPI**, in accordance with the **Wero App Privacy Policy**.

6.0 How long does this process take?

- A Pre-dispute claim remains open for up to 30 calendar days from the date You initiate it.
- If the Acceptor accepts your claim, they must refund the Wero Transaction or fulfil the agreed solution (reshipment, refund, or alternative offer) within 7 days.

7.0 How can I escalate my claim?

If the claim cannot be resolved directly with the Acceptor, You can escalate it to your **ASPSP** in any of the following cases:

- You disagree with the Acceptor's response;
- The Acceptor rejects your claim;
- No agreement is reached within 30 days;
- The Acceptor accepts your claim but does not issue the refund within 7 days; or
- The Acceptor has not replied within 7 days after You submitted your claim.

When You escalate a claim, Data related to your claim will be shared with your ASPSP and, where applicable, the Acceptor PSP, in accordance with the **Wero App Privacy Policy** (https://wero-wallet.eu/privacy-center).

8.0 Responsible use

The Pre-dispute Process relies on all parties providing accurate and honest information. Any misuse of this process – including false, inaccurate, or misleading information, or harassment – may result in the temporary or permanent suspension of your access to the Pre-dispute feature.

This does not affect your right to contact your ASPSP, escalate a claim where applicable, or bring a claim before a competent authority or court.

9.0 What happens next?

If your Pre-dispute claim is not resolved, You may escalate it to your ASPSP, which will decide the next steps based on the information and documentation provided.
Your ASPSP may reimburse You, reject your claim, or contact the Acceptor PSP to dispute the Wero Transaction.

10.0 Need help?

If You need assistance or have questions about this Policy, You may:

- Contact **EPI Support** via the **Wero App**, or
- Contact your **ASPSP** using the contact channels provided in your ASPSP's terms and conditions.

Annex A — Sectors with extended timeframe

For purchases in the following sectors where goods were defective or not received, or a service was not rendered or a refund not received, You may submit a Pre-dispute claim within 120 days of delivery and up to 540 days from the payment date:

- Air travel
- Car rentals
- Hotels
- Passenger railways
- Bus lines
- Ships and cruise lines
- Boat rentals and leasing
- Marinas
- Travel agencies
- Miscellaneous transportation
- Real estate agents and managers
- Hotels and resorts
- Motor home and recreational vehicle rentals
- Cinemas
- Dance halls, studios and schools
- Theatres and ticket agencies
- Bands, orchestras and miscellaneous entertainers

Annex B — Eligible sectors with no minimum transaction amount

There is no minimum transaction amount for Pre-dispute claims in the following categories. In all other categories, the minimum Wero Transaction value is €10.

- Tolls and bridge fees
- Parking lots, parking meters and garages
- Local and suburban commuter passenger transportation, including ferries
- Passenger railways
- Bus lines
- Quick copy, reproduction and blueprinting services
- Car washes
- DVD/Video tape rental stores
- Digital goods — media (books, movies, music)
- Digital goods — games
- Digital goods — applications (excludes games)
- Betting (including lottery tickets, casino gaming chips, off-track betting and wagers at racetracks)