

Auto Top Up Terms

Version 1.0

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1. What is this document?

- 1.1 This document (“Terms”) explains how the Auto Top Up feature works and outlines the legal terms governing its use.
- 1.2 By enabling the Auto Top Up from your ZEN mobile application, you agree to these Terms.
- 1.3 Auto Top Up feature is provided by UAB “ZEN.COM,” with its registered office at Lvivo g. 25-104, LT-09320, Vilnius, Lithuania (“ZEN”). ZEN is an electronic money institution with license No. 35 issued by the Bank of Lithuania on 24/05/2018.
- 1.4 For more information about the general terms applicable to your account and top ups, please refer to our general terms ([individual/business](#)).
- 1.5 These Terms are supplemental to the general terms applicable to your account ([individual/business](#)).
- 1.6 If there is any discrepancy between these Terms and our general terms, these terms apply with regards to the Auto Top Up feature.

2. What is Auto Top Up?

- 2.1 Auto Top Up lets you set a minimum balance for your ZEN account. Once activated, it automatically charges your registered card whenever your account balance falls below this threshold.
- 2.2 The top ups initiated through the Auto Top Up feature are subject to the same fees as your regular top ups pursuant to our general terms and your subscription plan at the time of the top up transaction.

3. How do I activate Auto Top Up?

- 3.1 You can activate Auto Top Up for any of your ZEN accounts by following these steps:

- choose the relevant account on your ZEN mobile application,
- press the Auto top up button,
- enter the Auto Top Up account balance you want to set for that account,
- press *add card* and insert your card details (card number, expiry date, CVC) on the screen or choose a card from the list if you have already saved your card details on our system,
- press *add card* again and press *activate*,
- you will be taken to your card issuer's 3DS authorization page, follow the instructions on your screen,
- at this stage, you will be charged **1 EUR** (or in the currency of the relevant account, if different) for confirmation purposes, this will be returned to your account immediately after being charged,
- if successful, you will see a confirmation on your screen that Auto Top Up has been activated.

3.2 You may repeat these steps for each one of your ZEN accounts separately. Remember that you can only set an Auto Top Up threshold once for each account.

4. How does it work?

4.1 We will calculate the top up amount by:

- Determining the amount needed to restore the balance in the specified currency to the minimum account balance you have set.
- Adding any applicable top up fee (if any, depending on your subscription plan: [\[business/individual\]](#)).
- Ensuring the total amount (top up amount + fee) falls within the minimum and maximum one-time top up thresholds set by ZEN for card top ups.
- If the total amount (top-up + fee) is below the minimum one-time top up threshold, the automatic top up to your account will be adjusted to **6,6 EUR** (or equivalent in the applicable currency).

4.2 You can also use the card that you save in our system for Auto Top Up to make regular top ups.

5. What are the limitations?

5.1 The current minimum one-time top up threshold is **6,6 EUR** (or equivalent in the applicable currency), the maximum one-time top up threshold is **2,500 EUR** (or equivalent in the applicable currency).

- 5.2 You can set the Auto Top Up balance to an amount between **25 EUR** (or equivalent in the applicable currency) and **2,500 EUR** (or equivalent).
- 5.3 If the amount required to complete your Auto Top Up is less than **6,6 EUR** (or the equivalent in your currency), your card will be charged 6,6 EUR (or the equivalent). Your account will then be topped up by this amount, minus any applicable fees. In this case, your account balance may exceed the Auto Top Up balance you have set.
- 5.4 The maximum cumulative amount you can top up by using the Auto Top Up feature in one month is capped at **300,000 EUR** (or equivalent in the applicable currency).
- 5.5 Each account can only have one Auto Top Up balance set at a time.
- 5.6 Your top ups made by using the Auto Top Up feature are subject to our fraud prevention and anti-money laundering controls and other limitations that may apply pursuant to our general terms. ZEN has the right to decline your top up transactions pursuant to such security checks and limitations.
- 5.7 ZEN reserves the right to make the Auto Top Up feature available for certain groups of users or to limit or turn off the Auto Top Up feature for you in its sole discretion.

6. How do I deactivate Auto Top Up?

- 6.1 You may deactivate the Auto Top Up any time on the ZEN mobile application by following these steps:
 - go to the relevant account's page on your ZEN mobile application,
 - press the Auto Top Up button,
 - press *deactivate* at the bottom of the page, or
 - press the card that has been set for this Auto Top Up and remove it from our system.
- 6.2 Removing your card details from our system will automatically cancel Auto Top Up instructions that are connected to that card.
- 6.3 The Auto Top Up will also be turned off automatically if we fail to charge your card for 3 times in a row.

7. Other terms

- 7.1 ZEN may discontinue or disable the Auto Top Up feature at its discretion at any time.
- 7.2 These terms are governed by the laws of the Republic of Lithuania.