

ZEN Pro Card Terms

Version 1.0

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1. What is this document?

This document sets out the terms and conditions that apply when you use ZEN Pro Card. We call it the “ZEN Pro Card Terms”.

These ZEN Pro Card Terms apply in addition to our [Terms for Business Users](#) or (if you are self-employed or a free-lancer) [Terms for Individual Users](#), and any other applicable terms and conditions. Unless mentioned here otherwise, the [ZEN Card Terms](#) also apply for your ZEN Pro Card. These terms set out the additional things you need to know when using ZEN Pro Card and the numerous benefits it offers. If there is any inconsistency between the other terms applicable to you and the ZEN Pro Card Terms, the latter will apply for your use of ZEN Pro Card.

If you use ZEN Pro Card, these ZEN Pro Card Terms will form part of the legal agreement between you (the account holder) and us (ZEN.COM UAB).

2. What is ZEN Pro Card?

ZEN Pro Card is a limited product dedicated to ZEN users. ZEN Pro Card can only be used for business related expenses. ZEN Pro Card can be used to make card-present transactions by using a PIN, contactless transactions or card-not-present transactions.

Unless otherwise mentioned, Individual users are only entitled to the benefits indicated in these ZEN Pro Card Terms while they are subscribed to the ZEN Pro Plan. If the individual user cancels the ZEN Pro Plan after receiving the ZEN Pro Card, the ZEN Pro Card can be used as a normal ZEN payment card (subject to [ZEN Card Terms](#)) and the user is not entitled to the benefits stated in these ZEN Pro Card Terms from that moment on.

Details about the ZEN Pro Plan for individual users can be found [here](#).

ZEN Pro Card users can benefit from:

i. Reward Zone:

This is an exclusive *Zenefit* for business customers who are ZEN Pro Card holders or individual customers who are on the ZEN Pro Plan. You earn *Shards* for using your ZEN Pro Card which can then be combined into *Stones*. *Stones* can be used to get *moneyback* on certain categories of expenses that you make using your ZEN Pro Card. Please check out the [Reward Zone Terms](#) for more details.

ii. ZEN Deals:

ZEN Deals are exclusive promotions on selected range of products or sellers, including special discounts, cashback offers and many more. You can find a list of the current ZEN Deals on the ZENefits page on your ZEN mobile app. We will notify you via e-mail or push notifications as new ZEN Deals become available. Special terms which apply to specific ZEN Deals will also be mentioned on the offer page.

iii. ZEN Care Priority

While all our users can benefit from ZEN Care, the cases of ZEN Pro Card holders will be handled as a priority by our ZEN Care team. Please refer to the [Terms for Business Users](#) or [Terms for Individual Users](#) to learn more about ZEN Care.

iv. ZEN Extended Warranty

The extended warranty is provided by UAB "ZEN.COM". Please refer to the [Extended Warranty Terms](#) for more information.

3. How can I order ZEN Pro Card?

The ZEN Pro card can only be ordered as part of the Pro Plan. We can enable or disable the option to order new ZEN Pro cards at any time at our discretion.

4. What are the limitations for getting the ZEN Pro Card?

For the time being, ZEN Pro Card can only be obtained through the use of the Pro Plan, and it is only available for ZEN users who are registered in ZEN.

ZEN Pro Card can only be used for business related expenses. ZEN has the right to change the qualification requirements at any time, at ZEN's own discretion.

If you are eligible, you will receive the ZEN Pro Card to your connected ZEN account instantaneously.

5. How long I can use ZEN Pro Card?

Virtual ZEN Pro Card will be issued for 2 years, physical ZEN Pro Card will be issued for 4 years. We have a right to terminate the ZEN Pro program any time. We will notify you 7 days before such termination.

6. Are there any additional fees that apply to ZEN Pro Card?

Please refer to ZEN Card Terms and ZEN Pro Plan for the fees and charges that are applicable to your ZEN Pro Card.