



Pre-dispute guidelines for Wero users

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Pre-dispute guidelines for Wero users– Key Points

In many cases you can raise a pre-dispute directly with a merchant to resolve a problem with a Wero transaction.

- **Eligibility:** The process is generally available for transactions made with Wero at a given merchant. Please note that it is not always possible to use this process. The cases in which the pre-dispute process does not apply are detailed in Section 2 of these guidelines.
- **Time limits:** Normally, you have **120 days** from the transaction date to start a pre-dispute. In some situations, which are listed in Annex A, you may have up to 540 days.
- **Process:** You can create a pre-dispute in the Wero app or your mobile banking app, and exchange documents with the merchant through this platform.
- **Resolution period:** You and the merchant have **30 days** to reach an agreement. If the merchant accepts, they will refund you or complete the agreed solution (such as resending goods or making an alternative offer) within **7 days**.
- **Escalation:** You can escalate your pre-dispute to your bank (i.e. your “payment service provider”) within 14 days if the merchant rejects your pre-dispute, does not reply, or if no agreement is reached. Your Bank will inform you then of the way forward.
- **Responsible use:** If false or misleading information is submitted, unrelated or doctored documents/images are provided, or the process is otherwise misused (e.g., repeated unfounded pre-disputes), warning may be issued, access to the pre-dispute process may be temporarily suspended, or it may be permanently blocked. Blocking the pre-dispute process does **not** affect your right to contact your bank or bring a claim in court.

1.0 Introduction

These guidelines explain what to do if you experience an issue with a Wero purchase from a merchant. This could include situations where goods do not arrive or are not as described, a service you have paid for is not delivered, or you do not receive a promised refund. For most purchases you make with Wero you can use Wero’s pre-dispute process.

This process is designed to help you report problems with a transaction and attempt to resolve them quickly and easily with the merchant, using either your Wero app or your mobile banking app to create a **pre-dispute**. If you are unable to reach an agreement this way you can escalate the pre-dispute to your bank (also known as your payment service provider), who may then involve the merchant’s payment service provider.

Please note that these guidelines do not modify or replace the terms and conditions applicable to your purchase or payment. The terms and conditions agreed between you and the merchant, and between you and your bank or payment service provider, remain applicable to the pre-dispute and,

where relevant, dispute process, in addition to these guidelines and any applicable law or regulation.

Important:

- Please note Wero pre-dispute is only available for online eCommerce transactions that were made with a merchant whose payment service provider participates in the pre-dispute programme.
- Wero pre-disputes do not cover issues such as incorrect or unauthorized payments. These situations are covered by PSD2 banking regulations, and your bank will be able to assist you directly.
- The information provided reflects the status at the time of review and is subject to change. Updates will be made as additional payment flows and capabilities are introduced and as participant readiness evolves.

When can I start a pre-dispute?

- You can start a pre-dispute within **120 calendar days** of the transaction date.
- You can submit a pre-dispute **within 120 days** of delivery and **up to 540 days** after the transaction date if **both** of the following conditions are met:
 - The merchant belongs to one of the sectors listed in Annex A of these guidelines.
 - The reason for your pre-dispute is one of the following:
 - Defective merchandise
 - Service not rendered or merchandise not received
 - Refund not credited
 - Technical problems

For most transactions you can make a pre-dispute for payments of €10 or over. There is no minimum transaction amount for purchases of goods/services in the categories listed in Annex B.

If you do not recognise a payment (for example if you think it is unauthorised), first check the transaction details in your Wero app or banking app. If you still do not recognise the payment, contact your bank.

2.0 When is a pre-dispute not available?

- You cannot start a pre-dispute if the merchant has already fully refunded the payment in question.
- You cannot use this process for commercial reasons (defective merchandise, service not rendered or merchandise not received, refund not credited) if the bank holding the account you have linked to Wero is based in France, except for Revolut and Nickel.
- You cannot use this process if the bank holding the account you have linked to Wero is based in Luxembourg.

- This process is only available for transactions made with a merchant participating in the programme. If you have an issue with a purchase made from a non-participating merchant, please contact the merchant directly.

3.0 How do I start a pre-dispute?

1. Open your Wero app or mobile banking app and locate the relevant transaction.
2. Select the transaction and tap the "Report a problem" button to start the pre-dispute process. Please note this button may look slightly different depending on the app you are using.
3. Select the reason that best matches your situation.
4. Upload any documents, photos, or other evidence related to the transaction.
5. Both you and the merchant can exchange information through the Wero platform while the pre-dispute is open.

Please note that, to handle your pre-dispute, relevant data may be shared with the merchant, the payment service providers and financial institutions involved in the transaction (including your bank), and service providers acting on behalf of these parties, as described in our Privacy Policy.

4.0 How long does this process take?

- A pre-dispute remains open for up to **30 calendar days** from the date you start the pre-dispute process.
- If the merchant accepts your request, they should refund the transaction or complete the agreed upon solution (e.g. resending the goods, issuing a refund or making an alternative offer) within **seven days**.

5.0 How can I escalate my pre-dispute?

If it is not possible to solve a pre-dispute directly with the merchant through the process, you can escalate the problem to your bank if any of the following occurs:

- You receive a response from the merchant with which you do not agree
- The merchant rejects your pre-dispute
- 30 days pass without you and the merchant reaching an agreement
- The merchant has agreed to your pre-dispute but has not issued a refund within seven days
- The merchant has not responded seven calendar days after you lodged your pre-dispute

Please note that, when you escalate your pre-dispute, relevant data may be shared with the merchant, the payment service providers and financial institutions involved in the transaction (including your bank), and service providers acting on behalf of these parties, as described in our Privacy Policy.

6.0 Responsible use

The process depends on all parties sharing accurate and honest information. Any misuse of this process – including false, inaccurate or misleading information or harassment – may result in the temporary or permanent removal of the feature. This does not affect your right to contact your bank, escalate a pre-dispute where available, or bring a pre-dispute before a competent authority or court.

7.0 What happens next?

If your pre-dispute is not resolved, you may escalate the pre-dispute to your bank, which will decide the way forward based on the information and documentation you have provided to them. Your bank may decide to reimburse your pre-dispute, reject it, or contact the merchant's payment service provider in a dispute process.

8.0 Need help?

If you require assistance in submitting a pre-dispute or have any questions regarding these guidelines, please contact Wero support via the Wero app. Alternatively, you may reach out to your bank through its mobile banking application or by using the contact information provided in your bank's terms and conditions. You should also refer to the merchant's applicable terms and conditions for matters relating to the underlying purchase, delivery, refund or other contractual rights and obligations.

Further details on the pre-dispute process are available at <https://static.weropay.eu/legal/v2/weropd-en.html>

Annex A — Sectors with extended timeframe

For certain purchases from certain sectors where merchandise was defective or was not received, a service was not rendered or a refund was not received, you may be able to initiate a pre-dispute within 120 days of delivery and up to 540 days from the payment date. These sectors include:

- Travel (e.g.: hotels, tours)
- Motor home and vehicle rentals (including boats)
- Transportation (e.g.: airline, railways, bus, marinas, ship and cruise lines...)
- Real estate
- Entrance tickets (cinemas, theatres, bands, orchestras, dance halls, studios and schools
- ...)

Annex B — Eligible sectors with no minimum transaction amount

There is no minimum transaction amount for pre-disputes in the following categories. In all other categories the minimum transaction value is EUR 10. Tolls and bridges fees

- Transportation (local and suburban, bus, railways, ferries)
- Copy, reproduction and blueprinting services
- Car washes
- DVD/Video tape rental stores
- Digital goods (media, games, applications)
- Betting (including lottery tickets, casino gaming chips, offtrack betting and wagers at racetracks)

