



RUUT TERMS AND CONDITIONS

Version: 15 December 2025

1 Definitions and Interpretations

“Account Provider” or “Albra” means by Albra FS UK Limited, an electronic money institution (FRN: 952360) incorporated in England, company number 12629086 whose registered office is at 22 Upper Brook Street, London, United Kingdom, W1K 7PZ.

“Account” means an account provided by Albra linked to a Card.

“Agreement” means this Agreement and conditions relating to the use of the App and the Services.

“App” means the RUUT mobile app.

“Card” means a Visa card issued by Enfuce linked to your Account.

“Customer Services” means our write us section for dealing with queries about the App, the Services, the Card and/or your Account.

“Enfuce” means Enfuce UK Ltd, an electronic money institution (FRN: 993783) incorporated in England, company number 13978639 whose registered office is at Aldgate Tower, 2 Leman St, London, United Kingdom, E1 8FA.

“Fee Schedule” means the fee schedule set out at these pages under [personal](#) and [business](#)

“Fees” means the fees for your use of the App and the Services as set out in the Fee Schedule.

“Services” has the meaning given to it in section 3 of this Agreement.

“Sumsb” means Sum and Substance Ltd incorporated and registered in England with company number 09688671 and registered office at 30 St. Mary Axe, London, England, EC3A 8BF.

“Tellmoney” means Tell Money Limited, a registered account information service provider (FRN: 924109), whose registered office is at International House, 64 Nile Street, London, United Kingdom, N1 7SR,

“We”, “Us”, or “Our” means IS UNITED PAYMENT SYSTEMS LIMITED

“You” or “Your” means you or, when you are accessing the App on behalf of a business, it means the business.

2 Card and Account

We are only responsible for providing the App and do not provide any regulated financial services to you.

The Card is issued by Enfuce. The Account is provided by Algra. All regulated services (for example, holding your funds, issuing e-money, processing card payments) are provided exclusively by Enfuce and/or Algra (as applicable). You cannot elect to only receive the Card or the Account, this is a joint product and you must enter into direct agreements with both Algra and Enfuce. Account information services are provided by Tellmoney.

To apply for, and use, a Card or an Account you must be at least 18 years old and resident in the UK. In order to apply for a Card and an Account, you may be required to provide information/documentary evidence to prove your identity and address and/or be subject to electronic verification checks (“**KYC**”) by Sumsb. If you do not meet KYC requirements, you may not be issued with a Card by Enfuce or provided with an Account by Algra and we will not grant you access to the App or provide you with the Services. Subject to successful completion of the onboarding process, we will provide you with a Card on behalf of Enfuce.

To activate a Card, you will need to type last 4 digits of your card number. You will need a PIN to make payments with the Card. You can access your PIN under the card settings. If you forget your PIN, you can retrieve it contacting Customer Services. You must not give the Card to any other person or allow any other person to use it.

You are responsible for the Account, Card, PIN, your App login details and any related security details (together, “**Security Details**”) and must take all possible measures to keep them safe and entirely confidential. This includes keeping your App login details secure at all times, for example, by not logging in to the App or viewing your PIN if someone is watching you. You must report any suspected misuse of your Security Details or security breaches to us immediately by contacting Customer Services.

If you need to freeze or unfreeze your Card and cannot reach your app please contact Customer Services or call +44 20 4572 0090

3 Our Responsibilities

We provide technical and administrative support to Enfuce and Algra, We are responsible for:

- Collecting information/documentary evidence for onboarding purposes, including KYC checks, and sharing this information/documentary evidence with Sumsb for AML compliance services;
- Providing you with the App interface;
- Providing the technical infrastructure on the App interface through which a registered account information service provider can show you your transaction details, including

settlements and transaction reports (with your consent); Where you are a business, setting up authorised users of the Card;

- Providing you with notifications and alerts for transactions;
- Card activation, PIN management and freezing and unfreezing your Card;
- Applying any payment controls and limits set by Enfuce or Algra; and
- Providing the first level of support through Customer Services

together, the “**Services**”.

4 From time to time, we may make available additional services, features, or offerings through the app (“Other Services”). These Other Services may be subject to separate or additional terms and conditions, which will be provided to you at the time you access or use those services. If you choose to use any Other Services, you agree to comply with any applicable terms and conditions relating to those services, which shall supplement and, where relevant, take precedence over these terms in relation to your use of the relevant Other Services. **This Agreement**

To use the App, you will need to download the App to your phone or tablet. You must use the App and the Services in accordance with this Agreement.

You can download or print the latest version of this Agreement at any time from the App/website and/or request a paper copy from us.

This Agreement is drafted in the English language. Any notice given under or in connection with this Agreement shall be in English. All other documents provided under or in connection with this Agreement shall be in English or accompanied by a certified English translation.

The English language version of this Agreement and any notice or other document relating to this Agreement prevails if there is a conflict.

5 Our Liability

If we fail to comply with this Agreement, we are responsible for loss or damage you suffer that is a foreseeable result of our breaking this Agreement or our failing to use reasonable care and skill, but we are not responsible for any loss or damage that is not foreseeable. Loss or damage is foreseeable if either it is obvious that it will happen or if, at the time you accepted this Agreement, both we and you knew it might happen.

We do not exclude or limit in any way our liability to you where it would be unlawful to do so. This includes liability for death or personal injury caused by our negligence or the negligence of our employees, agents or subcontractors or for fraud or fraudulent misrepresentation.

We are not responsible for events outside our control. If our provision of the Services or support for the App or the Services is delayed by an event outside our control then we will contact you as soon as possible to let you know and we will take steps to minimise the effect of the delay. Provided we do this we will not be liable for delays caused by the event but if there is a risk of substantial delay you may contact us to end your contract with us and receive a refund for any Services you have paid for but not received.

6 Conditions for Use and your Obligations

You must:

- Be 18 or over to accept this Agreement and use the App and the Services and be resident in the UK;
- Only use the App for the purposes set out in this Agreement;
- Not use the App in any unlawful manner, for any unlawful purpose, or in any manner inconsistent with this Agreement or act fraudulently or maliciously, for example, by hacking into or inserting malicious code, such as viruses, or harmful data, into the App or any operating system;
- Not use the App in a way that could damage it, stop it from working or affect our systems (for example, by hacking into or inserting malicious software into the App);
- Not install or use the App on a jail-broken or rooted device;
- Not infringe our intellectual property rights or those of any third party in relation to your use of the App;
- Not transmit any material that is defamatory, offensive or otherwise objectionable in relation to your use of the App;
- Not use the App in a way that could damage, disable, overburden, impair or compromise our systems or security or interfere with other customers; and
- Not collect or harvest any information or data from our systems or attempt to decipher any transmissions to or from the servers running any service;
- Not subject any of our staff to abusive, inappropriate or unreasonable behaviour, language or communication; and
- Always use the latest version of the App.

7 Fees

Fees will apply to your use of the App and the Services. The Fees are set out under [personal](#) and [business](#) pages. This forms part of this Agreement and may be updated from time to time.

8 Service Availability and Maintenance

We take all reasonable steps to make sure that the App operates as it should but cannot guarantee that it will always be available, including during scheduled maintenance, unplanned outages (for example, due to emergency repairs), upgrades and other disruptions (for example, due to an issue with Enfuce or Algebra). The App depends on your internet access and may not always be available depending on your location.

9 Electronic Communication

From time to time, we may contact you about the App and/or the Services by email or in app notifications. Please keep your contact details up to date and regularly check your email and App notifications.

You agree that we can send you correspondence in an electronic form, which you can view, download and print whenever you like, in the App, and online servicing or in an email (as appropriate).

Any notice given to you by us under or in connection with this Agreement shall be in writing and shall be sent by email to the email address provided to us. Any notice shall be deemed to have been received at the time of transmission or, if this time falls outside of business hours in the place of receipt, when business hours resume.

10 Complaints and Disputes

If you want to learn more about the App or have any problems using it, please contact us through support@ruutapp.com

If you think the App is faulty or misdescribed or wish to contact us for any other reason please contact support@ruutapp.com

If we have to contact you, we will do so by email or by an App notification, using the contact details you have provided to us.

11 Changes to this Agreement

We may need to change this Agreement from time-to-time. Where the change is to reflect changes in law or best practice, to deal with additional features which we introduce to the App or to our Services or is otherwise beneficial to you, we may make the change immediately without notice. Otherwise, we will use reasonable endeavours to give you at least 30 days' notice of any change by notifying you of a change when you next start the App.

If you do not accept the notified changes you will not be permitted to continue to use the App or our Services.

12 Termination

This Agreement continues until terminated.

You can terminate this Agreement by deleting the App. This will not terminate your Card or Account.

We can end this Agreement by giving you 30 days' notice or without notice where we think you using the App or the Services in a way which is not suitable, or you breach this Agreement, or any Agreement between us and Enface and/or Albra terminates.

13 No rights for third parties

This Agreement does not give rise to any rights under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this Agreement.

14 Entire Agreement

This Agreement constitutes the entire agreement between us.

Each party acknowledges that in entering into this Agreement it does not rely on any statement, representation, assurance or warranty (whether made innocently or negligently) that is not set out in this Agreement. Each party agrees that it has no claim for innocent or negligent misrepresentation or negligent misstatement based on any statement in this Agreement.

15 Waiver

A waiver of any right or remedy is only effective if given in writing and shall not be deemed a waiver of any subsequent right or remedy.

A delay or failure to exercise, or the single or partial exercise of, any right or remedy does not waive that or any other right or remedy, nor does it prevent or restrict the further exercise of that or any other right or remedy.

16 Severance

if any provision or part-provision of this Agreement is or becomes invalid, illegal or unenforceable, it shall be deemed deleted, but that shall not affect the validity and enforceability of the rest of this Agreement.

If any provision or part-provision of this Agreement is deemed deleted under this section the parties shall negotiate in good faith to agree a replacement provision that, to the greatest extent possible, achieves the intended commercial result of the original provision.

17 Data Protection & Privacy

Under data protection legislation, we are required to provide you with certain information including who we are, how we process your personal data and for what purposes and your rights in relation to your personal data and how to exercise them. This information is provided in [link to Privacy Policy / Privacy Notice].

18 Cookies

The App uses cookies and similar technologies (“**Cookies**”). These Cookies help the App to work and collect information about how you use the App to help us improve it. We also use cookies to check that it’s you using the App and to help us detect and prevent fraud. You can manage how the App accesses your device or information using your privacy settings.

19 Intellectual Property and Licensing

All intellectual property rights in the App and the App’s name, logo software and content belong to us and the rights in the App and are licensed (not sold) to you. You have no intellectual property rights in, or to, the App other than the right to use them in accordance with this Agreement.

You must:

- Not translate, merge, adapt, vary, alter or modify, the whole or any part of the App nor permit the App to be combined with, or become incorporated in, any other programs, except as necessary to use the App on devices as permitted in this Agreement; and
- Not disassemble, de-compile, reverse engineer or create derivative works based on the whole or any part of the App or the Services nor attempt to do any such things, except to the extent that (by virtue of sections 50B and 296A of the Copyright, Designs and Patents Act 1988) such actions cannot be prohibited because they are necessary to decompile the App to obtain the information necessary to create an independent program that can be operated with the App or with another program (“**Permitted Objective**”), and provided that the information obtained by you during such activities:
 - is not disclosed or communicated without the Licensor's prior written consent to any third party to whom it is not necessary to disclose or communicate it in order to achieve the Permitted Objective; and
 - is not used to create any software that is substantially similar in its expression to the App;

- is kept secure; and
- is used only for the Permitted Objective;

20 Governing law and jurisdiction

This Agreement are governed by English law and you can bring legal proceedings in respect of the products in the English courts. If you live in Scotland, you can bring legal proceedings in respect of the products in either the Scottish or the English courts. If you live in Northern Ireland, you can bring legal proceedings in respect of the products in either the Northern Irish or the English courts.