

Nu Global Terms of Use for App and Website

These Terms of Use (“**Terms**”) explain the rules for using our website (nu.com/global) and our mobile application (the “**Nu Global App**”).

By using our website or the Nu Global App, you confirm that you have read, understood, and agreed to these terms. If you don't agree, please do not use our services. We may update these terms at any time, and your continued use of our services means you accept those changes.

1. Who We Are and What We Do

Nu Global AG (“Nu Global,” “we,” or “us”) is a company based at Grafenauweg 8, 6300 Zug, Switzerland with company number CHE-349.146.623. We are a member of the VQF, a Self-Regulatory Organization recognized by Swiss Financial Market Supervisory Authority FINMA, but are not directly supervised by FINMA under any regulatory regime. We provide the technology, like the Nu Global App and website, that helps you access our services.

Important: The services offered by us via our Nu Global App are governed by dedicated Terms and Conditions which we will only ask you to accept once you are signing up for an account with us (“**Nu Global Account**”). The fact that you are accessing this website or downloading the Nu Global App does not make you a client of Nu Global.

2. Who Can Use Our Services? (Local Restriction Disclaimers)

By creating an account or using our services, you confirm that:

- You are at least 18 years old (or the age of legal majority in your country).
- You have the legal capacity to enter into a binding contract.
- You are not on any restricted or sanctions list, such as those maintained by the United Nations, Switzerland, the EU, or the United States.

Important Information for Users Outside Switzerland

Nu Global AG is based in Switzerland and does not promote, solicit or engage in marketing activities in other jurisdictions. If you are located elsewhere and accessing Nu's website or the Nu Global App, this is entirely at your own initiative.

Any Nu Global service is being provided at your request and initiative. By using our

website or the Nu Global App, you confirm we have not actively marketed, solicited, or promoted our offerings to you or outside Switzerland.

Nu Global's services may not be available in all jurisdictions due to local laws and regulations. Ensure you comply with all applicable legal requirements in your country of residence before using Nu's platform or any service.

3. Intellectual Property

Everything on our website and in the Nu Global App—the text, graphics, logos, images, software, and intellectual property—is owned by Nu Global or our licensors. You may not copy, reproduce, distribute, or otherwise use any of this content for commercial purposes without our explicit permission.

4. Our Commitments & The Limits of Our Liability

The content on our platform, including our website and the Nu Global App, is for general informational purposes. It is not professional advice (whether financial, investment, legal, tax, or otherwise). You should always consult a qualified professional before making any decisions based on this information.

While we do our best to ensure our services are reliable, we cannot guarantee they will be uninterrupted, error-free, or completely secure. To the fullest extent permitted by law, we disclaim all liability for any direct or indirect losses, costs, or damages of any kind that may arise from the use of our services or website.

We don't make any specific warranty or promises about the services. While we work hard to provide a great experience, we can't and do not warrant that the services will always be uninterrupted, secure, or error-free.

We disclaim all implied warranties, such as those of merchantability, fitness for a particular purpose, or non-infringement.

To ensure we can provide our services sustainably, we must limit our potential financial liability. To the fullest extent permitted by law, we are not liable for any indirect or consequential damages. This includes things like loss of profits, loss of data, business interruption, or loss of business opportunities that might arise from your use of our services.

5. Data Protection

We take your privacy seriously. By using our services, you acknowledge the way we collect and process your personal data. For all the details, please read our Privacy Notice, available [here](#).

6. Links to and from Other Websites

Our website and the Nu Global App may contain links to other websites that are not controlled by us. We are not responsible for the content or security of those sites, and a link does not mean we endorse them. The same applies if a third-party website links to us.

7. Governing Law and Jurisdiction

These Terms of Use are governed exclusively by Swiss law, without regard to conflict of law principles. The exclusive place of jurisdiction for any dispute arising from these Terms of Use is **Zurich, Switzerland**, with the venue being Zurich 1. We reserve the right to take legal action against you in a court of competent jurisdiction where you live or are domiciled.