Credit Services - Terms and Conditions

Version 2.3
10 September 2025

1. About us

We are **Stream Financial Services Ltd** (“we”, “our”, “us” and such expressions shall include any successors in title and assignees, including any legal and/or equitable assignee). We are part of the Stream group and we operate the Credit Services (as defined below) features of the Stream app (the “**App**”).

We are authorised and regulated by the Financial Conduct Authority for consumer lending (FRN: 915914) and for the provision of payment services (FRN: 916866) under the Payment Services Regulations 2017.

2. Why this information is important

These terms and conditions govern the relationship between you and us when you use the App to:

- apply for a credit card (the “**Credit Card**”);
- apply for a fixed sum personal loan (the "**Personal Loan**");
- if you are accepted for a Credit Card and sign a regulated credit agreement with us, to manage your Credit Card account (the “**Credit Card Account**”) generally including:
  - making purchases;
  - making repayments;
  - changing your repayment plan;
- if you are accepted for a Personal Loan and sign a regulated credit agreement with us, to manage your loan account (the “**Personal Loan Account**”) generally including:
  - making repayments;
  - making changes in accordance with your agreement; and
- access other credit related services provided via the App.

We refer to the above generally as our "**Credit Services**". When you use our Credit Services through the App, we (Stream Financial Services Ltd) are responsible for providing them to you and for collecting amounts owed.

Your acceptance of these terms and conditions forms a legal agreement between you and us. They are available via the App. If there is any inconsistency between these terms and conditions and the Stream Terms of Service between you and our sister company, Stream Platforms Ltd, these terms and conditions will take precedence.
If there is any inconsistency between these terms and conditions and any regulated consumer credit agreement you may enter into with us, the terms of the latter will take precedence.

Please read these terms and conditions carefully.

Although we will try to make the App and our Credit Services available to you without interruption, we cannot guarantee that they will always be available to you. If technical issues arise, you may not be able to use our Credit Services, your Credit Card, your Personal Loan or certain functionalities of the App.

The App must be connected to the internet and updated to the most recent version to work effectively. It is your responsibility to ensure you have a reliable internet connection and are using the most recent version of the App.

If you have any questions about our Credit Services, you can contact us at any time through in-App chat or at uk@support.stream.co.

3. Applying for a Credit Card or a Personal Loan

We provide our Credit Card, Personal Loan and related Credit Services via the App. Our Credit Card is issued by Transact Payments Limited pursuant to licence by Visa. See our Cardholder Agreement for further information.

We may change or provide new products and services via the App over time where we have a valid reason, but we will not materially diminish or remove products and services without reasonable notice to you, except where necessitated by a material third-party provider or as required by law.

To apply for a Credit Card or a Personal Loan and use our Credit Services, you must already have an account with Stream Platforms Ltd which operates under the Stream Terms of Service (your "**Stream Account**") and you must have downloaded the App and have agreed to these terms. You must also meet our eligibility criteria.

To be eligible, you must:

- be an individual residing in the UK;
- be at least 18 years old;
- for the Credit Card, have received your salary through your Stream Account for at least 2 months; and
- for the Personal Loan, have been employed by your current employer for at least 6 months.

If you meet our eligibility criteria, you may apply to us via the App for a Credit Card Account or a Personal Loan Account and to access our Credit Services. If you apply, you must provide certain personal data and you may be required to connect at least one current account at a UK bank or building society (a "**Linked Account**") to support your application.

If required, we will use financial data from your Linked Accounts to verify account balances and account information, establish spending limits, identify spending patterns and potential fraud, determine spending limits, analyse and report transactions.

If we approve your application and you enter into a regulated consumer credit agreement with us for a Credit Card, you will be required to sign a Direct Debit mandate from your Bank Account (as defined in the Stream Terms of Service) or a Linked Account (excluding any savings accounts you may link).

We will acquire your personal data, including your name, contact information, date of birth, email address and documentary information used to verify your personal data (such as personal identification) and details from Linked Accounts and other information we may request from time to time. Details of how we use your personal data are set out in our Privacy Policy.

As part of our Credit Card or Personal Loan approval process, we may:

- make identity, fraud and credit checks;

- obtain a credit rating for you from the credit reference agency we use; and
- carry out anti-money laundering checks on you.

By applying for a Credit Card or a Personal Loan, you agree and confirm:

a. all the information you have provided to us is accurate and correct, and you are the person whose details you have provided;
b. you can enter into a legally binding agreement with us;
c. you will only use the Credit Services for the purposes envisaged by these terms and conditions and your credit agreement;
d. you have provided us a current UK address, telephone number and email address and will notify us immediately if your contact details change; and
e. you are over 18 years of age.

If you apply for a Credit Card or a Personal Loan, we may approve or decline your application or grant you provisional access to our Credit Services (excluding the Credit Card Account or Personal Loan Account as applicable) while your application is pending review. We rely on the accuracy of personal data when processing your application. We may deny accounts, Credit Card or Personal Loan applications, interrupt provision of the Credit Services to you, or suspend or close your access to the App if you breach these terms and conditions, the terms of your credit agreement with us, or the terms of the App; based on reasonable grounds relating to suspected fraud, security risks, or compliance with legal or regulatory obligations (including, without limitation, where required by applicable law or regulation); or where the personal data you have provided to us is incomplete, inaccurate, or out of date (which constitutes a breach of your obligations hereunder). Any such action will be taken subject to applicable law, these terms and conditions and the terms of the App. You will keep the personal data you upload to us via the App current, complete, and accurate.

All credit applications are subject to our approval and we can decline an application for any reason. We reserve the right, in our sole discretion, to refuse to provide any products and services to you.

If we approve your application, you will need to enter into a credit agreement with us. **We will not create a Credit Card Account or a Personal Loan Account until you enter into an applicable credit agreement with us.**

Our credit agreement will clearly set out the fees that will apply to your Credit Card or Personal Loan. If you have any questions about our fees, please contact us at uk@support.stream.co.

4. Your account and password

When you enter into a credit agreement with us, we will create your Credit Card Account or Personal Loan Account (as applicable) with us and you will be asked to create a password to access the App and use our Credit Services. You agree to keep your password and Credit Card Account or Personal Loan Account information strictly confidential and you must not disclose them to any third party. You agree to protect them in the same way as you would details of your bank account or your bank cards. We cannot be held liable for any losses incurred by you as a result of your failure to keep these details confidential.

You agree that we are entitled to reasonably rely on all correspondence, orders, transfers and instructions made through the App by reference to your password and Credit Card Account or Personal Loan Account as originating from you, provided we have acted in accordance with our standard security procedures. We will primarily deliver correspondence and instructions to you via your account within the App, and you agree to check this regularly. However, we may use other methods, including email, for critical notifications as we deem appropriate or as required by law. You agree to inform us immediately (via the App or by email) if you know or suspect that any of your Credit Card Account or Personal Loan Account information or password has been compromised or are being misused so that we may suspend your account and access to the Credit Services via the App.

We have the right to disable your Credit Card Account, Personal Loan Account, use of the App or password at any time if, in our reasonable opinion, you have failed to comply with any material provisions set out in these terms and conditions.

You agree to inform us as soon as possible if any information provided by you or contained in your Credit Card Account or Personal Loan Account changes and/or if you become aware of any errors with respect to such account and/or if you lose access to it, to the App or your Stream Account for any reason whatsoever.

If you know or suspect that anyone other than you knows your user identification code or password, you must promptly notify us at uk@support.stream.co.

We may refuse to act on any instruction that we believe:

- was not submitted by you;
- was not clear;
- might cause us to breach a legal or other duty; or
- suggests that our Credit Card, Personal Loan or our Credit Services are being used for an illegal purpose or a purpose that is in breach of our regulatory obligations.

The App is directed to people residing in the United Kingdom. We do not represent that content or services available on or through the App is appropriate for use or available in other locations.

5. Terminating your Credit Card Account or Personal Loan Account

If you open a Credit Card Account or a Personal Loan Account with us, once you have repaid all of the outstanding balance that we have granted to you, you may terminate your account with us by using the Credit Services in the App.

Following notice of termination of your account, you will no longer be able to access your account or our Credit Services using your account and password. However, we and our third-party providers will continue to maintain records regarding you to the extent that we are required by law to do so.

We can terminate your Credit Card agreement or your Personal Loan agreement if you are in breach of its terms. Details of how and when we may do so are set out in your credit agreement.

6. Terminating your use of the App

We may terminate your use of the App, for example if you have lied to us, seriously or repeatedly breached these terms and conditions, die, become bankrupt or make a voluntary arrangement with anyone you owe money to.

We may either terminate or suspend your use of the App immediately and without notice if we are aware or reasonably suspect that you are engaged in, or may be the victim of, any fraudulent activity. We will then notify you of any such termination or suspension as soon as is reasonably practicable, to the extent we are permitted to do so by applicable law.

6. Changes to terms

We'll make changes to these terms and conditions that we reasonably believe will not put you at a disadvantage, or because we need to respond in a fair way to:

- make them easier to understand;
- reflect changes in general law or decisions or recommendations made by a court, any regulator or similar organisation or ombudsman we have to follow (e.g., the Financial Ombudsman Service);
- reflect changes in regulatory requirements;
- comply with new industry guidance and codes of practice; or
- changes to the functionality of our technology or the way we operate it.

7. Complaints

Please contact us on complaints.uk@support.stream.co if something's concerning you or to make a complaint and we'll try to work it out with you.

For complaints relating to your Credit Card Account or your Personal Loan Account, if you are a non-business debtor, have a complaint and aren't satisfied with how we deal with it or it's been over 8 weeks since you raised it, you can refer your complaint to the Financial Ombudsman Service. A business debtor may also have this right. You can contact the Financial Ombudsman Service and find out more about their service:

- By post: The Financial Ombudsman Service, Exchange Tower, London, E14 9S4
- By phone: 0800 023 4567
- By email: complaint.info@financial-ombudsman.org.uk
- Online: www.financial-ombudsman.org.uk

The Financial Conduct Authority, 12 Endeavour Square, London, E20 1JN is the supervisory authority under the Consumer Credit Act 1974, (FRN: 915914) for consumer lending and the

provision of payment services (FRN: 916866) under the Payment Services Regulations 2017. You can confirm our registration on the FCA's website (www.fca.org.uk).

8. Legal bits and pieces

Only we (Stream Financial Services Ltd) and you have rights pursuant to any agreement we enter into including these terms and conditions. Any such agreement, including your Credit Card agreement or Personal Loan agreement with us, is personal to you and you cannot transfer your rights or obligations under it to anyone else.

We may assign, transfer, or otherwise dispose of our rights under this agreement (such as the right to receive payments), in whole or in part, to a third party at any time without your consent. We will notify you where legally required. We will only transfer our obligations under this agreement with your prior consent, unless: (a) we reasonably believe such assignment, transfer, or disposal will not have a significantly negative effect on your rights under this agreement or the level of service you receive; or (b) such assignment, transfer, or disposal is required to comply with any applicable legal or regulatory obligation. Where we transfer obligations under (a) or (b), we will provide you with reasonable prior notice unless prevented by law.

Credit Services provided by us are only available to Stream Account holders. If at any point your Stream Account is deactivated or is in the process of deactivation, this may affect the way in which you use and access our Credit Services.

The law of England and Wales applies to these terms. The English courts have exclusive jurisdiction in the event of any dispute.

If these terms are translated into another language, the translation will be for reference only and the English version will apply. Unless we tell you otherwise, communications between us and you will also be in English.