TransferGo Plus Subscription Terms & Conditions (EU)

Last updated 18/11/2026

These TransferGo Plus Subscription Terms & Conditions (“Subscription Terms”) govern your subscription to TransferGo Plus (“TransferGo Plus”, the “Subscription”) with UAB TransferGo Lithuania (“TransferGo”, “we”, “us”). They apply in addition to TransferGo’s main Terms and Conditions, Privacy Policy, and (where applicable) Cardholder Agreement, which continue to apply to your account and any card issued to you. These Subscription Terms do not govern the Cashback Rewards Programme; cashback earned through TransferGo Plus is governed separately by the Cashback Rewards Programme General Terms & Conditions and the PLN TransferGo Plus Subscription Cashback Campaign Terms. By enrolling in TransferGo Plus, you agree to be bound by these Subscription Terms.

1. Tiers and price

The Subscription is currently offered as TransferGo Plus, priced at PLN 29.99 per month or PLN 299 per year. We expect to make TransferGo Premium, priced at PLN 99.99 per month or PLN 999 per year, available later; it is not available until we say so in the TransferGo app. The features included in each tier are described on the TransferGo Plus product pages in the TransferGo app at the time of your enrolment and may be updated from time to time in accordance with clause 9.

2. Enrolment and billing start

When you enrol in TransferGo Plus, you select a tier and a billing cadence (monthly or annual). Your Subscription fee is charged from the date you subscribe, at the price for the tier and cadence you have selected, unless a free promotional period applies to your Subscription as set out below.

If you enrolled before 17 November 2026, your first three billing cycles run monthly from your sign-up date and are provided free of charge as a promotional credit (the “Promotional Cycles”). Billing for your selected tier and cadence begins with your fourth billing cycle, at the price for the tier and cadence you have selected at that time (which may be the tier and cadence you selected at enrolment, or a different tier or cadence if you change your selection before the Promotional Cycles end).

We may offer a free promotional period to other customers in future. If we do, we will describe it when you subscribe, it will also be a Promotional Cycle for the purposes of these Subscription Terms, and it applies only as described there. Any free promotional period is available once per customer: if you have previously held a Subscription that has ended, for any reason, a new Subscription will not include a free promotional period, and your Subscription fee will be charged from the date you subscribe. We determine whether you have previously held a Subscription by reference to your identity, and not only to the

TransferGo account, email address or payment method used to subscribe.

The effect of cancelling your Subscription, including during a Promotional Cycle, is set out in clause 4.

3. Billing and renewal

Once billing begins, your Subscription fee is deducted from your TransferGo PLN wallet balance at the start of each billing period (monthly or annually, according to your selected cadence). Your Subscription renews automatically at the end of each billing period, for a further period of the same length, at the price then in effect for your tier and cadence, unless you cancel before the renewal date in accordance with clause 4.

If your PLN wallet balance is insufficient to collect a Subscription fee when due, we may try to collect it again, including from funds later credited to your wallet, and we may collect it using another payment method linked to your account, where available. If we cannot collect the fee, we may end your Subscription. Cashback you have already earned remains payable under the Campaign terms. This does not affect your ability to otherwise use your TransferGo account or card.

4. Cancellation

You may cancel your Subscription at any time. Cancellation takes effect at the end of your current billing cycle, including if you cancel during a Promotional Cycle, not immediately; your Subscription and your access to TransferGo Plus features continue until then. For example, if you enrol on 17 August and cancel on 20 September, your Subscription and access continue until 17 October, the end of the billing cycle current at the date of cancellation.

You will not be charged for any billing cycle after the one current at cancellation, and no refund is given for the unused portion of a cycle you have already paid for, except as set out in clause 8. If you cancel during a Promotional Cycle, you forfeit any Promotional Cycles that have not yet started; we do not claw back or charge you for Promotional Cycles you have already been given. For example, cancelling during your second Promotional Cycle forfeits the third Promotional Cycle.

Cancellation takes effect as the non-renewal of your Subscription at the end of the current billing cycle, not as an immediate termination. The effect of such cancellation on cashback already earned or accruing under the PLN TransferGo Plus Subscription Cashback Campaign is set out in that Campaign's terms.

5. Upgrades and downgrades

When TransferGo Premium is available, you may upgrade from TransferGo Plus to TransferGo Premium at any time; the upgrade takes effect immediately and commits you to TransferGo Premium for the remainder of the current subscription year, with any pro-rata fee difference for the remaining period offset by any accrued credit associated with your Subscription. You may then downgrade from TransferGo Premium to TransferGo Plus; a downgrade takes effect only at your next renewal date, not immediately.

6. Suspension and termination by TransferGo

We may suspend or terminate your Subscription, with notice where reasonably practicable, if: you breach these Subscription Terms or TransferGo's main Terms and Conditions; we reasonably suspect fraud, abuse, or misuse of TransferGo Plus or your TransferGo account; or we are required to do so to comply with applicable law or a regulator's instruction. Where we suspend or terminate your Subscription for these reasons, clause 4 (continuation until the end of the current billing cycle) does not apply, and we will inform you of the effective date of suspension or termination and, where applicable, any refund due.

7. Price changes

If we change the price of your tier, we will notify you at least 14 days before the change takes effect. The change will apply from your next renewal date onward; it will not apply to a billing period you have already paid for. If you do not agree to a price change, you may cancel your Subscription in accordance with clause 4 before the change takes effect.

8. Statutory cancellation rights

If you are a consumer, you may also have a statutory right under applicable consumer protection law to withdraw from a distance contract within 14 calendar days of signing up. We call this the cooling-off period. It starts on the day you sign up. To withdraw, go to Subscription management in your profile, choose Manage subscription, then Withdraw from subscription, and confirm your withdrawal. You must do this within that period.

If you pay the Subscription fee when you subscribe and you withdraw within the cooling-off period, we will refund the Subscription fee you paid in full, without undue delay and in any event no later than 14 days after we are informed of your decision to withdraw. We will refund it to the same payment method you used to pay, which is normally your TransferGo PLN wallet, and you will not incur any fee as a result.

If your Subscription began with a Promotional Cycle and you withdraw during it, you won't owe anything, as we don't bill you during a Promotional Cycle.

Nothing in these Subscription Terms limits that statutory right.

9. Changes to these Subscription Terms

We may update these Subscription Terms from time to time. Where a change is materially adverse to you, we will provide at least 14 days' notice before it takes effect, and the change will apply from your next renewal date onward; it will not affect a billing period you have already paid for. Where a change affects a payment feature of your card or account, including ATM withdrawal limits or fees, we will instead give you at least the minimum notice period required by applicable payment services law (currently two months), and you may close your card or account free of charge at any time before the change takes effect if you do not agree to it. Continued use of TransferGo Plus after a non-adverse change constitutes acceptance of that change.

10. Relationship to other terms

These Subscription Terms govern your TransferGo Plus subscription only. Your TransferGo account, any card issued to you, and any multi-currency wallet remain governed by TransferGo's main Terms and Conditions and (where applicable) Cardholder Agreement. Cashback earned through TransferGo Plus is governed separately by the Cashback Rewards Programme General Terms & Conditions and the PLN TransferGo Plus Subscription Cashback Campaign Terms. In the event of a conflict between these Subscription Terms and those other terms on a matter within their respective scope, the terms most specific to that matter shall prevail.

11. General

These Subscription Terms are governed by and construed in accordance with the laws of the Republic of Lithuania. Any disputes arising in connection with your Subscription shall be subject to the exclusive jurisdiction of the courts of the Republic of Lithuania. Nothing in this clause deprives you, as a consumer, of the protection afforded by any mandatory provisions of the law of the country in which you are resident, or of your right to bring proceedings in the courts of that country, where applicable.