

Virtual Cards Free Trial Terms and Conditions v1.1 - 10 December 2024

Your Monzo current account terms and conditions apply to you using any features which are available as part of your free trial. If the terms and conditions you're reading now are inconsistent with our current account terms and conditions on the same issue, then these terms and conditions will apply.

What's available to you as part of the trial 🙌

You can use virtual cards for the limited time period of the free trial. Check the Monzo app to find out how long your trial lasts for. At the end of the trial you'll lose access to virtual cards unless you sign up to Extra, Perks or Max. If you don't sign up at the end of the trial we'll delete your virtual cards and any payments you've committed to making from your virtual cards will decline.

Virtual cards and how they work 📱

You can have up to 5 live virtual cards at any time, and can create 9 every 30 days, with a maximum of 100 per year.

Virtual cards are cards that live only in your Monzo app. You won't get physical cards for any of the virtual ones you create. You can create, delete and see your virtual card details in the app.

You can link virtual cards to Pots in your Monzo app. Pots are a way to separate your money and they sit in your Monzo account (we explain Pots in your current account terms & conditions). If a Pot you've linked a virtual card to doesn't have enough money in, payments you try to make won't go through.

For payments from virtual cards not linked to a Pot we'll take the money you spend with your virtual card from your current account balance.

We spread your total spending limit across your physical cards and any virtual cards you use.

If something goes wrong with your virtual card 😱

As with any physical cards, you have to keep your virtual cards and their details safe at all times. If you think someone else has got access to your virtual card details or you notice payments made from a virtual card that you didn't make, delete the affected virtual card and tell us as soon as possible.

Our Monzo current account terms and conditions tell you when you're entitled to a refund if something goes wrong.