



Zero – Carbon Offsetting Terms and Conditions

Version 1.0

Effective Date: 28th July 2025

These Terms and Conditions (“Terms”) govern the purchase and use of carbon offsets from Zero Fintech Ltd ("we", "our", "us"). By purchasing carbon offsets through our app, you (“you”, “your”, “Customer”) agree to these Terms.

1. Definitions

- 1.1. Carbon Offset:** A verified reduction or removal of greenhouse gases, measured in metric tonnes of carbon dioxide equivalent (tCO₂e).
- 1.2. Offset Project:** A climate-positive initiative (e.g., reforestation, clean energy) certified by a recognised standard that generates the carbon offsets we offer.
- 1.3. Retirement:** The permanent cancellation of a carbon credit to ensure it cannot be used again.
- 1.4. Verification Body:** An independent organisation that ensures the validity of the offset project and emissions reductions.
- 1.5. GreenScore:** GreenScore is a proprietary index we calculate to help you understand how sustainable you are.
- 1.6. Carbon Credit:** A tradable unit representing one metric tonne of carbon dioxide equivalent (tCO₂e) that has been reduced, removed, or avoided through a verified offset project (**Carbon Offset**).

2. Our Commitment

- 2.1.** We source offsets from independently verified projects certified under globally recognised standards (e.g., Gold Standard, Verified Carbon Standard) either directly or via our partner, Lune.
- 2.2.** We will **retire** Carbon Offsets on your behalf in line with the agreed amount that you have purchased.
- 2.3.** This product is offered solely by Zero and our partner Lune. It is not affiliated in any way to any other third parties or affiliates of Zero.

3. Offset Delivery

- 3.1. Offsets will be **retired** by Zero on your behalf and may be included in a larger offset purchase covering multiple customers .
- 3.2. If an offset becomes unavailable due to unforeseen circumstances, we will provide a comparable offset or issue a full refund.
- 3.3. Market prices for carbon removal can fluctuate. As such, the amount of Carbon Offset quoted between initial order and retiring may vary slightly.

4. Use of Claims

- 4.1. You may claim to have **offset your carbon emissions** with us only for the quantities purchased.
- 4.2. Zero makes no claims that the purchasing of **Carbon Offsets** in any way make the user “carbon neutral” or “net zero”.
- 4.3. You may not imply Zero.co.uk certification or endorsement without our written permission.

5. Pricing and Payment

- 5.1. All prices are inclusive of taxes unless otherwise stated.
- 5.2. Payments are deducted directly from your Zero account.
- 5.3. Orders are not confirmed until payment is received.
- 5.4. The price of the offsets Zero offers may increase or decrease between purchases.
- 5.5. Zero reserves the right to pause the purchase of a Carbon Offset if the price materially changes and will contact you to see if you wish to proceed with the purchase at the revised price.
- 5.6. Zero earns a margin on each offset purchased via the Zero app. This margin covers the cost of providing the offsetting service and is included in the purchase price.

6. Refund Policy

- 6.1. Due to the irreversible nature of offset retirement, purchases are generally **non-refundable** once credits have been retired.
- 6.2. If there’s an error or issue, contact us within 14 days of purchase for review. As a **non-refundable** product, refunds can only be issued where a technical error has occurred and can be evidenced.

6.3. Zero reserves the right to cancel an offset purchase at its sole discretion. Should an offset purchase be cancelled, Zero will notify you and provide a full refund within 14 days.

7. Limitations and Liability

7.1. We make no warranties, express or implied, regarding:

- The future performance of offset projects,
- The broader environmental or regulatory outcomes.

7.2. Our liability is limited to the total value of your purchase.

7.3. The Customer acknowledges that the Carbon Emission Calculations are only estimate calculations of the Customer's carbon emissions. Although Zero takes all reasonable care to confirm the accuracy of the Carbon Emission Calculations, Zero shall not be liable for any errors, omissions or inaccuracies in the results of the Carbon Emission Calculations.

7.4. The purchasing of a Carbon Offset does not guarantee a change to your **GreenScore**.

7.5. Any estimated variance to your **GreenScore** is subject to change.

8. Privacy and Data Protection

8.1. We collect and use personal information as described in our Privacy Policy.

9. Force Majeure

9.1. We are not liable for delays or failure to deliver offsets due to circumstances beyond our control, including natural disasters, legal restrictions, or failure by project partners.

10. Governing Law

10.1. These Terms are governed by the laws of **England and Wales**. Disputes will be subject to the exclusive jurisdiction of the courts of England and Wales.

11. Changes to These Terms

11.1. We reserve the right to update these Terms. Any changes will be posted on this page with an updated effective date.

12. Contact Us

If you have any questions, reach out to us at:

Email: support@zero.co.uk

Call: 029 2271 2242

Website: <https://zero.co.uk/contact-us>