

Frequently Asked Questions (FAQ)

1. What has happened to Zero?

Zero Fintech Ltd (“Zero”), the provider of the Zero Sustainable Money App, Personal Account (digital wallet), and Debit Mastercard, ceased trading as of 18th March 2026.

2. What does this mean for my account and card?

Your Debit Card will stop working on 23rd March 2026. Your Personal Account will close on or around 31st March 2026, when the Zero mobile app shuts down.

3. Can I still access my money?

Yes — **your funds are safe**. You can still withdraw or request your money even after the Zero App closes.

4. How can I withdraw my funds?

You have a few options:

- **Before 23rd March 2026:**
Use your Debit Card to withdraw cash or spend your balance.
Before 31st March 2026/before the App closes:
Transfer your funds out of your Personal Account via the App.
- **After the Zero App closes:**
Email zero@transactpay.com to request that your funds are transferred to another account in your name. Please provide the following information: full name, address and postcode together with the account number and sort code of the account you’d like your funds to be transferred to.

5. What happens if I don’t withdraw my funds before 31st March 2026?

If you are unable to withdraw your funds before 31st March 2026:

Contact zero@transactpay.com

Your funds will be held securely for **up to six years**, during which time you can request their return.



6. Can I still receive money into my account?

No. Once the Zero app closes (on or around 31st March 2026), **incoming payments will no longer be accepted**. Any payments sent after the App closes will be returned to sender.

7. Should I notify anyone about this change?

Yes. If you receive regular payments into your Zero account (e.g., salary or transfers), you should inform those parties immediately and arrange an alternative account to pay your funds to.

8. Who do I contact for help?

- **General queries:**
Email: help@zero.co.uk before 31st March 2026.
- **To request withdrawal of your funds:**
Email: zero@transactpay.com after 31st March 2026.