

FinTech Circle

TERMS AND CONDITIONS (last updated – 29 January 2026)

Please sign this document and send it to: fintech@abbl.lu

1. Eligibility (cumulative):
 - a. The ABBL FinTech Circle is open to financial technology (FinTech) firms that provide innovative, ready-to-use, and commercially available solution(s) for financial institutions.
 - b. Solutions should primarily follow a Software as a Service (SaaS) Business-to-Business (B2B) model, or in certain cases a Business-to-Business-to-Consumer (B2B2C) model where the FinTech collaborates with financial institutions to deliver services to end customers. The primary client of the FinTech firm must be a financial institution, even if the end service targets consumers.
 - c. The FinTech firm should have demonstrated sufficient customer base, namely such entity shall have at least one financial institution as a current client or pilot project.
 - d. The solution provided by the FinTech firm must be relevant to the Luxembourg's financial sector, specifically addressing needs of retail banking, private banking, corporate banking, depository banking institutions, investment firms, fund industry players, payments and e-money institutions, tokenisation and crypto-assets ecosystem.
 - e. The FinTech firm should provide proof of sufficient capitalisation, at least at the so called "Seed" stage of funding classification, with a minimum of EUR 250,000 of subscribed capital.
 - f. Entities authorised by the *Commission de Surveillance du Secteur Financier* (CSSF) pursuant to applicable laws in Luxembourg, as well as consulting, audit, and law firms are not eligible to join the ABBL FinTech Circle.
2. FinTech Circle Associates (i.e the FinTech firms that has been authorised to join the ABBL FinTech Circle) are entitled to the following services:
 - a. Participation in ABBL FinTech and Innovation Forum (FIF) meetings allowing participants to exchange views on various FinTech related topics;
 - b. Invitation to 3 events organised annually by the ABBL;
 - c. Participation in an annual flagship event in Luxembourg;
 - d. Listing of the entity in the FinTech section of the ABBL website;
 - e. Posting FinTech's own job offers on the ABBL website.

3. FinTech Circle Associates are not entitled to the rights and prerogatives otherwise vested to ABBL members.
4. FinTech Circle Associate can consider becoming an ABBL Member at any moment if respective eligibility conditions are met. Further information on how to become an ABBL member can be requested by contacting ABBL Member Relations Team (**member-relations@abbl.lu**).
5. Applications to the FinTech Circle are submitted to ABBL's Management Board for approval.
6. In case of approval by the Management Board, an annual subscription fee is due, which is calculated as follows:
 - For entities employing 1 to 4 employees as of 31 December of the previous year, the subscription fee is EUR 1,000 (excluding VAT).
 - For entities employing 5 to 14 employees as of 31 December of the previous year, the subscription fee is EUR 1,500 (excluding VAT).
 - For entities employing 15 to 24 employees as of 31 December of the previous year, the subscription fee is EUR 3,000 (excluding VAT).
 - For entities employing 25 employees or more as of 31 December of the previous year, the subscription fee is EUR 6,000 (excluding VAT).

In case the application occurs after 30 June of a given calendar year, the subscription fee payable for that calendar year is reduced by 50%.

The annual subscription fee will be automatically adapted on the basis of the wage sliding scale published by the National Institute of statistics and economic studies of the Grand Duchy of Luxembourg (STATEC) ("*échelle mobile des salaires*") applicable as of the date of issuance of the invoice by the ABBL¹.

7. Subscription fees are payable following the payment conditions stated in the invoice issued by the ABBL. Any fee paid is non-refundable.
8. Annual entitlement to the ABBL FinTech Circle becomes effective on 1 January of each year, and expires, unless provided otherwise, on 31 December of the same calendar year.
9. The subscription to ABBL's FinTech Circle is automatically renewed each year, provided that the conditions of point 1 (eligibility) of the current Terms and Conditions are fulfilled.
10. Beginning of each year, FinTech Associate will have to respond to the ABBL Census Exercise to update ABBL's database.
11. The eligible entity must submit the following documents to the ABBL (member-relations@abbl.lu) no later than the end of February of the respective calendar year:

¹ * Wage sliding scale ("*échelle mobile des salaires*") applicable as of 1 May 2025: 968,04.

- A current certificate from the « Registre de Commerce et des Sociétés » (in case the entity is registered in Luxembourg) or a recent certificate from a similar authority (a national business registers) in the country of registration of the headquarters of the entity;
 - An official certificate indicating the total number of employees in the country where the headquarters of the entity is located.
12. Any FinTech Circle Associate is required to comply with the Internal Regulation of the ABBL Forums and Working Groups. A copy of the said regulations will be provided to the successful applicants.
13. Use of Logos and External Communications:
- FinTech Circle Associates are not authorised to use the logo, name, or any visual identity of the ABBL in any external communication, marketing material, press release, website content, social media, or any other public-facing communication, unless expressly authorised in writing by the ABBL prior to the contemplated use.
 - FinTech Circle Associates are, however, authorised to use the official “ABBL FinTech Circle” logo, in accordance with the applicable branding guidelines communicated by the ABBL, for the purpose of indicating their affiliation to the ABBL FinTech Circle.
 - Any external communication referring to the FinTech Circle Associate’s participation in the ABBL FinTech Circle (including but not limited to press releases, public announcements, marketing campaigns, or partnership communications) must be coordinated in advance with the ABBL Member Relations Team (**member-relations@abbl.lu**). Draft versions of such communications shall be submitted to the ABBL Member Relations Team in due course and prior to publication.
 - The ABBL reserves the right to request amendments or to withhold approval of any such communication in order to ensure accuracy, consistency, and protection of the ABBL’s reputation.
14. The ABBL reserves the right to terminate the subscription unilaterally. Unless provided otherwise, such decision takes effect on the day following its adoption by the competent body.
15. Any FinTech Circle Associate can terminate its affiliation to the ABBL FinTech Circle by sending a recommended letter to the ABBL (12 rue Erasme, L-1468 Luxembourg Po. Box 13, L-2010 Luxembourg) for the attention of Head of Member Relations. Such letter arriving to the ABBL will take effect as of 1 January of the next year. As consequence, in case of termination by the FinTech Circle Associate, the annual subscription fee remains due in its entirety and shall be paid in accordance with the terms specified in the invoice.
16. Any FinTech Circle Associate must inform the ABBL without delay of any changes in the data initially provided by the entity in the Application Form, in particular, but not limited to, the name of the FinTech Circle Associate and relevant contact details.
17. The ABBL reserves the right to amend these Terms and Conditions at any time without prior notice.



18. These Terms and Conditions are applicable as of 1 January 2026. FinTech Circle Associates already approved by the ABBL have a period of two (2) years from that date to comply with these Terms and Conditions. In case of non-compliance of the FinTech Circle Associate at the expiry of that two years' period, the ABBL has the right to terminate the subscription unilaterally.

Authorised signatories

Name of the entity: _____

Name(s) and signature(s) of the authorised person(s) of the applying entity:

Date: _____ Place: _____