



# Plutus Everyday & Premium Subscription Terms

This is a legal document, please read these terms and conditions carefully.

By transacting or signing up with us, you are entering into a contract with us on the terms of this agreement.

If you chose to subscribe to the Starter, Everyday, or Premium service, your plan will automatically renew every month unless you give us notice to end it before the automatic renewal.

We may restrict your right to upgrade or downgrade your subscription more than 5 times in a 12-month period.

Four subscription plans are available: Standard, Starter, Everyday and Premium.

Additionally, you can stack your PLU to unlock additional benefits.

Six stacking plans are available: Hero, Veteran, Legend, Myth, GOAT, and HoneyBadger.

Subscriptions and stacking plans are cumulative.

More details regarding our plans are available on the following page: <https://plutus.it/accounts>.

## Pluton Rewards (Rewards & Perks)

When Starter, Everyday, and Premium members pay for purchases with their Plutus Card, we will credit you with an amount of PLU equivalent to a percentage of your payment. This is referred to as Pluton (PLU) Rewards.

"Rewards" refers to our decentralized loyalty reward programme, whereby PLU is emitted for every valid purchase made with the Plutus Visa® Card at 100+ million merchants. When a customer shops with a Plutus Card, we will credit you with an amount of PLU equivalent to a percentage of the payment.

"Perks" refers to additional rewards that can be earned at a selected range of brands. The full list of perks is available here: <https://plutus.it/accounts>. Please note that some Perks may not be eligible due to various reasons (e.g. region).

Plutus remains the owner of any Pluton Rewards visible on an account until their transfer to an external wallet address, which will occur, at the earliest, 45 days after the merchant transaction.

#### Payments That Will Not Earn Pluton Rewards

We cannot give you Pluton Rewards if doing so would break any law or regulation, or if the payment you make with your Plutus Card is just to another bank account or payment card (such as another e-wallet, a bank account, or a credit card).

We have the right to cease crypto reward payout if we believe attempts have been made to game the system (e.g. repeat payments to a self-owned company).

For additional details on what transactions are not eligible for Pluton Rewards, please visit our HelpDesk here:

<https://support.plutus.it/hc/en-us/articles/4713263751197-How-to-earn-PLU-Rewards>.

We reserve the right to decline rewards on certain transactions that are not mentioned in the comprehensive list above.

#### Stacking PLU

PLU Rewards earned and held internally automatically contribute to your total stacked PLU balance. As mentioned above these are owned by Plutus until they are paid out to your connected wallet.

#### Complaints about the Pluton Rewards Programme

If you'd like to make a complaint about your Pluton Rewards, please contact us at [support@plutus.it](mailto:support@plutus.it) and we will endeavour to get back to you as soon as we can.

When you make your complaint, you'll need to provide the following information:

Your name

The phone number and email address associated with your Plutus account

The date the problem arose

What the issue is

Your complaint will be investigated and you'll get a response and action plan by email via our Customer Support team.

#### Paying your Starter, Everyday, or Premium subscription

When you become a Starter, Everyday, or Premium member, we will ask you to pay the subscription via a debit or credit card. We will take the subscription from that card while you remain a Starter, Everyday, or Premium member. The fees are set out in our Fees page:

<https://plutus.it/fees>.

If we are unable to take payment from your card for any reason (for example, the card has expired), we will attempt to take payment 3 days later. If this payment is successful your payment date will remain unchanged, if this is unsuccessful then you will be returned to the Standard plan.

You may be responsible for paying any taxes or costs that we are not responsible for collecting from you.

#### Canceling Starter / Everyday / Premium Subscriptions

You can cancel your Starter, Everyday, or Premium Subscription any time, this is also referred to as a 'downgrade', as it moves you onto the free Standard Plan. There are no fees involved and in some instances, you can continue to enjoy your Starter, Everyday, or Premium benefits until the end of the month you have already paid for. After then, you will become a Standard member again (a Plutus account holder who does not pay a subscription for the Starter, Everyday, or Premium service).

If you'd like to cancel your Starter, Everyday, or Premium Subscription, you can let us know via the Plutus app or by writing to us at [support@plutus.it](mailto:support@plutus.it).

#### Other Terms

We can end your Starter, Everyday, or Premium subscription immediately and close your account if:

- we suspect you are behaving fraudulently
- we suspect money laundering on your account
- you haven't given us the information we need, or we have good reason to believe that the information you have given us is false
- you have broken these terms and conditions in a persistent way
- the subscription fees are due and despite numerous attempts, we are unable to receive the funds in a reasonable period of time
- you have declared bankruptcy
- we must do so under any law, regulation, court order or ombudsman's instructions acting against the interest of Plutus and its customers (e.g., spreading misinformation, targeting team members or customers)

We may also end your subscription for other reasons, but we will give you at least one month's notice through the Plutus app or by email.

#### Change of terms

We can change these terms and conditions, but we shall only do so for the following reasons:

- if we think it will make them easier to understand or more helpful to you

to reflect the way our business is run, particularly if the change is needed because of a change in the way any financial system or technology is provided

to reflect legal or regulatory requirements that apply to us

to reflect changes in the cost of running our business

because we are changing our products or services or introducing new ones

Informing you of changes

If we add a new product or service that doesn't change these terms and conditions, we may add the product or service immediately and let you know prior to you using it.

If we change an existing product or service that does not relate to payments into or out of your account, we may give you one month's notice before we make the change. If we make a change that relates to payments into or out of your account, we'll normally give you one month's notice through the Plutus app or via email.

If we give you notice of a change, we will assume you are happy with the change unless you tell us that you want to close your account before the change comes into effect.

#### Legal

Only you and Plutus (Block Code Ltd. UK) have rights under the agreement.

The agreement is personal to you and you cannot transfer any rights or obligations under it to anyone else without written prior consent from Plutus (Block Code Limited).

#### English law

This Agreement, and our relationship with you, are governed by the laws of England and Wales.

If you have broken the agreement and we do not enforce our rights, or we delay in enforcing them, this will not prevent us from enforcing them at a later date.