

Travel Club Company Ltd.

Club Membership Agreement

Company number: 2345388

Registered office: Room 805-6, 8/F, Prosperity Millennia Plaza, 663 King's Road, North Point, Hong Kong

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CONFIDENTIAL - FOR REVIEW



1. Parties

This Club Membership Agreement (this "Agreement") is made between Travel Club Company Ltd. ("Club"), a company incorporated in Hong Kong with company number 2345388 and registered office at Room 805-6, 8/F, Prosperity Millennia Plaza, 663 King's Road, North Point, Hong Kong, and the individual applying for membership (the "Member").

The Member's application is made using the Membership Application form and is subject to acceptance by the Club. The Member acknowledges that the Club may require additional information and documents to satisfy identity verification, know-your-customer and related legal and policy requirements.

2. Definitions

2.1 Membership Plan Documents. The documents that govern the Member's relationship with the Club, namely this Agreement, the Membership Plan, the Membership Application and the Frequently Asked Questions (as updated from time to time).

2.2 Club Services. The services and benefits that the Club may make available to Members from time to time, including those described in the Membership Plan.

2.3 Prepaid Card Services. Any physical and/or virtual prepaid card(s) and related services (including customer support hotlines, offers and rewards), which are provided by third-party programme partners and/or licensed issuers, and not by the Club.

3. Membership

3.1 Grant. If the Club accepts the Member's application, the Club grants the Member a personal, non-transferable right to access Club Services during the Term, subject to this Agreement and the Membership Plan Documents.

3.2 No investment. Membership is offered exclusively for personal travel-related benefits and convenience. Membership is not an investment and does not confer any equity, ownership or other proprietary interest in the Club.

3.3 Term. Unless terminated earlier in accordance with the Membership Plan Documents, membership runs from the Effective Date until 31 December of the same calendar year (the "Initial Term") and is renewable annually thereafter (each a "Renewal Term").

4. Membership Fee and Payments

4.1 Membership Fee. The membership fee is HKD 800 per annum for the first calendar year and HKD 600 per annum for each subsequent calendar year, payable in advance. The Club may revise fees with reasonable prior notice.

4.2 Other charges. Fees, charges and premiums relating to specific Club Services (including third-party travel bookings, visa services, insurance and/or prepaid card fees) are separate from the Membership Fee and will be disclosed to the Member at the time of purchase or application.

4.3 Late payment. If any amount owed to the Club is not paid on time, the Club may suspend Club Services and/or charge interest and reasonable administrative fees to the extent permitted by law and as described in the Membership Plan Documents.

5. Club Services

The Club may offer, arrange or facilitate the following services (non-exhaustive), subject to availability and applicable terms:

- Prepaid Cards (physical and/or virtual) for international use, including customer support hotlines, card loading and special offers.
- Assistance with travel visa applications and related documentation.
- Travel arrangement support and booking through associated travel agencies and other travel providers.
- Travel insurance products offered by licensed insurers, and assistance with obtaining quotations/policies.
- Where lawful and feasible, support for invitation letters and/or supporting documents for destinations with entry restrictions (no guarantee).
- Other travel-related benefits, promotions and member services made available from time to time.

Specific service scope, fees, provider terms and eligibility criteria may vary from time to time and by destination.

6. Prepaid Card Services - Important Disclosures

6.1 Third-party provision. Prepaid Card Services are provided by third-party programme partners and/or licensed issuers. The Club is not the issuer of any prepaid card and does not provide banking, stored value, remittance or payment services.

6.2 Separate terms. Any prepaid card is subject to the issuer's cardholder terms and conditions, fee schedules and privacy notices, which will be provided during the card application/onboarding process.

6.3 Eligibility and compliance. Card issuance, loading limits, usage limits and ongoing availability are subject to eligibility checks, identity verification, sanctions screening and other compliance requirements determined by the Club and/or the programme partners.

7. KYC, Sanctions Screening and Compliance

Before the Club activates membership benefits that involve prepaid card services (and, where relevant, other regulated services), the Member must provide documents and information reasonably requested for compliance and risk-management purposes. This may include (without limitation):

- Personal identification (passport and/or other identity documentation as acceptable).
- Proof of residence/address (for example, a recent utility bill, bank statement or government-issued correspondence).
- Know-your-customer (KYC) information and declarations relevant to anti-money laundering and counter-terrorist financing requirements.
- Sanctions, politically exposed person (PEP) and adverse media screening.

- Additional information or supporting documents requested from time to time, including source of funds and intended use of services.

If the Club is unable to complete required checks to its satisfaction, or if screening results indicate heightened compliance risk, the Club may refuse the application, suspend or terminate membership, and/or restrict certain services.

8. Member Responsibilities

8.1 Accurate information. The Member must provide true, complete and accurate information and promptly notify the Club of any changes (including name, address, contact details and identification details).

8.2 Lawful use. The Member must use Club Services lawfully and in accordance with applicable terms, policies and instructions from the Club and service providers.

8.3 Responsibility for guests/third parties. Where the Member requests services for third parties (for example, travel bookings for companions), the Member is responsible for ensuring that all such persons comply with applicable terms and provide required information.

9. Suspension, Termination and Refunds

9.1 Club discretion. The Club may suspend or terminate membership and/or restrict services for non-payment, breach of the Membership Plan Documents, suspected fraud, misuse, or compliance concerns (including sanctions screening hits), or where required by law.

9.2 No transfer. Membership is personal and may not be sold, assigned or transferred without the Club's prior written consent.

9.3 Refunds. If an application is not accepted, the Club will refund not any Membership Fee paid. The Membership Fee is non-refundable unless required by law or expressly agreed by the Club in writing.

10. Disclaimers and Limitation of Liability

The Member acknowledges and agrees that many Club Services involve third-party providers and factors outside the Club's control (including government decisions, carrier schedules, force majeure events and provider system availability).

- No guarantee is given that any visa, entry permission or invitation will be granted.
- Travel bookings are subject to the applicable supplier terms and cancellation rules.
- Insurance is subject to the insurer's underwriting, exclusions and policy terms.
- Prepaid card issuance and ongoing functionality are subject to the issuer's systems, terms and regulatory requirements.

To the maximum extent permitted by law, the Club will not be liable for indirect or consequential losses, loss of profit, loss of business, or losses arising from the acts or omissions of third-party providers. Nothing in this Agreement excludes liability that cannot be excluded under law.

11. Data Privacy

The Club will collect, use, store and disclose personal data in accordance with applicable data protection laws and the Club's privacy practices as updated from time to time. The Member consents to the Club sharing personal data with programme partners and service providers (including for identity verification, compliance checks and service fulfilment), including to locations outside Hong Kong where necessary for service provision.

12. Governing Law and Dispute Resolution

This Agreement and any non-contractual obligations arising out of or in connection with it are governed by the laws of Hong Kong. The courts of Hong Kong shall have non-exclusive jurisdiction, without prejudice to any alternative dispute resolution process the Club may offer from time to time.

13. General

13.1 Amendments. The Club may amend the Membership Plan Documents from time to time. Updated documents will be made available to Members through the Club's usual communication channels.

13.2 Severability. If any provision is found unenforceable, the remainder will continue in full force.

13.3 Counterparts and e-signatures. Signatures transmitted electronically shall be deemed originals for all purposes.

Schedule 1 - Membership Fee

Initial calendar year (per annum)	HKD 800
Each subsequent calendar year (per annum)	HKD 600
Taxes	As applicable

Signatures

By signing below, the Member confirms acceptance of and agreement to be bound by this Agreement and the Membership Plan Documents.

Member - Full name	
Member - Signature	
Date	
Place	

Accepted by the Club

Travel Club Company Ltd.

Authorised representative - Name and title	
Signature	
Date	

