

## Membership Plan Overview

This Membership Plan (the "Plan") describes the membership opportunities and member benefits offered by Travel Club Company Ltd. (the "Club"). The Plan is intended to be read together with the other Membership Plan Documents.

Important: The Club may facilitate services that are provided by third parties (including card programme partners, travel agencies, insurers and other providers). Those services may be subject to additional terms and conditions, eligibility requirements, fees and/or regulatory requirements.

### 1. Membership Opportunity

The Club is a membership-based service platform focused on supporting Members with travel-related benefits and services, including (where available) prepaid cards for international use and travel planning support. Membership is offered exclusively for personal convenience and is not an investment.

### 2. Membership Category

The Club offers one category of membership: Individual Membership. The Club may introduce additional categories (for example, family or corporate membership) in the future.

### 3. Club Services

The Club Services may include (non-exhaustive):

- Prepaid Cards (physical and/or virtual cards) for international use (including hotline support, card loading services and special offers).
- Travel visa support and document preparation assistance.
- Travel arrangement support and bookings through associated travel agencies and other providers.
- Travel insurance introductions and facilitation (subject to insurer terms).
- Where lawful and feasible, support for invitation letters and/or supporting documents for destinations with entry restrictions.
- Member communications, promotions and other travel-related benefits.

The Club may add, modify or discontinue any Club Service at any time. Where changes materially affect Members, the Club will provide reasonable notice where practicable.

### 4. Application Procedure

1. Submit a completed Membership Application and any supporting documents requested by the Club.
2. Pay the applicable Membership Fee.
3. Complete identity verification, KYC and sanctions screening (and any other checks required by the Club and/or programme partners).
4. If accepted, the Club will confirm the Effective Date and activate membership benefits (subject to service-specific eligibility and onboarding requirements).

## 5. KYC, AML/CTF and Sanctions Screening

To support responsible operations and to comply with applicable laws, regulations and programme partner requirements, the Club may be required to verify a Member's identity and address, understand the intended nature of certain services, and conduct screening and monitoring. This may include verifying that a Member is not on sanctions lists and assessing whether the Member is a politically exposed person (PEP).

Members must provide the required documents and information. The Club may refuse, suspend or terminate membership or restrict services if checks cannot be completed satisfactorily.

## 6. Prepaid Card Services

Where the Club offers access to prepaid cards, those cards are issued and operated by third-party programme partners and/or licensed issuers. Card features, fees, exchange rates, loading methods, limits and availability are determined by the issuer and may change. The Club is not responsible for the issuer's performance or decisions, including decisions to issue, suspend or terminate a card account.

Members must accept and comply with the issuer's cardholder terms and conditions.

## 7. Travel Services

The Club may provide or facilitate travel-related services through third-party providers. Members acknowledge that:

- Visa outcomes are decided by relevant authorities; the Club cannot guarantee approvals, processing times or entry permissions.
- Bookings are subject to supplier availability, fare rules and cancellation/change policies.
- Insurance is subject to underwriting and policy terms of the relevant licensed insurer.
- The Member is responsible for ensuring passport validity, compliance with destination requirements and timely submission of information.

## 8. Membership Year, Term and Renewal

The membership year is the calendar year from 1 January to 31 December (unless the Club notifies Members otherwise). Membership commences on the Effective Date and continues until the end of the membership year, then renews annually upon payment of the renewal fee.

## 9. Fees

|                                                |                                                            |
|------------------------------------------------|------------------------------------------------------------|
| Membership Fee - first calendar year           | EUR 100 per annum                                          |
| Membership Fee - each subsequent calendar year | EUR 75 per annum                                           |
| Service fees                                   | Quoted at time of request; may be charged by third parties |

## 10. Suspension and Termination

The Club may suspend or terminate membership and/or restrict services for non-payment, breach of the Membership Plan Documents, suspected fraud or misuse, or compliance concerns, or where required by law. The Club may also terminate the Plan or the membership programme as a whole by providing reasonable notice to Members, subject to any mandatory legal requirements.

## 11. Liability and Indemnity

To the maximum extent permitted by law, the Club is not liable for losses arising from third-party services, government decisions, or events beyond the Club's reasonable control. Members may be required to indemnify the Club against losses arising from the Member's breach, fraud, misuse or unlawful activity.

## 12. Communications

The Club may communicate with Members electronically (including by email, SMS/instant message and via online portals) using the contact details provided. Members are responsible for keeping their contact details up to date.

## 13. Complaints and Support

Members may submit questions and complaints to the Club using the contact channels published by the Club from time to time. Card-related support may be handled by the card issuer or programme partner, depending on the issue.

## 14. Governing Law

The Membership Plan Documents are governed by the laws of Hong Kong.

## Appendix A - Core Rules and Regulations

The following core rules apply to all Members:

1. Membership is personal and non-transferable unless the Club agrees otherwise in writing.
2. Members must provide accurate information and promptly update any changes.
3. Members must use Club Services lawfully and in accordance with any applicable provider terms.
4. The Club may refuse or discontinue services for compliance, safety or risk-management reasons.
5. Members must not misuse promotional offers, including by creating multiple accounts or engaging in abusive behaviour.
6. The Club may record calls and maintain records to support service quality, security and compliance (where lawful).

The Club may issue additional policies and rules from time to time, including service-specific rules for card programmes, travel bookings and promotions.