

Plenzo App and Services Terms

The rules for holding an account and using the Plenzo app — account, features, bank connection, Plenzo+, complaints and ending the contract.

Version 1.1 · Effective from 26 September 2026 · Durable copy: terms-en-v1.1.pdf

Current version: <https://www.plenzo.app/en/legal/terms>

Document details

Effective from 26 September 2026. Version 1.1.

1. Service provider and scope

The service provider is PLENZO sp. z o.o., with its registered office in Warsaw, Aleje Jerozolimskie 47/34, 00-697 Warsaw, Poland, entered in the register of entrepreneurs of the National Court Register kept by the District Court for the Capital City of Warsaw in Warsaw, 12th Commercial Division of the National Court Register, under KRS number 0001193524, NIP 7011276933, REGON 542692449, share capital PLN 7,500, hereinafter "Plenzo" or "we". General contact: kontakt@plenzo.app, tel. +48 609 192 030. Statements concerning the contract, complaints and support: support@plenzo.app. Personal-data matters: privacy@plenzo.app.

These Terms set out the rules for holding an account and using the personal finance management service through the Plenzo app on iOS and Android, including the rules of access to the paid Plenzo+ features. We offer the service in the European Union and the other states of the European Economic Area. The newsletter is governed by separate Newsletter Terms; the discontinued waitlist remains only as a historical archive.

We make these Terms available before the contract is concluded, in a way that allows you to store and reproduce them. The account agreement is concluded once you accept these Terms and your account is successfully created, and is entered into for an indefinite period. After the contract is concluded, we send a confirmation together with a copy of the accepted version of these Terms to the email address assigned to your account. Paid features require a separate purchase.

Who you contract with. You enter into the agreement for holding an account and for the provision of Plenzo services with us. Plenzo is the provider of the app and provides the features available under Plenzo+. Purchasing a subscription is a separate transaction carried out in the App Store or Google Play, on the terms of the relevant store, with the entity named as the seller at the time of purchase. The licence rules are set out in section 5, and the rules on subscriptions, settlements and complaints in sections 6 and 7. If you use a bank connection, you enter into a separate agreement for the account information service with Tink AB in Tink Link, as described in section 4.

2. Age and account

Plenzo may be used only by natural persons who are at least 18 years old and have full legal capacity. By creating an account you confirm that you meet these conditions. Parental consent does not replace the requirement to be 18 or over.

Use your account in your own name, to manage your own finances. Provide current information required to operate the account and protect access to it. Do not share your login details with others. You are not automatically liable for every action of a person who gained access without your consent; liability is determined under the applicable law.

If we learn that the age condition is not met, we may restrict access pending clarification and, once confirmed, terminate the agreement. Our obligations regarding settlements and data protection remain in force.

3. Features, requirements and safe use

Plenzo lets you organise transactions, run budgets and goals, record assets, and view summaries and notifications. Plenzo+ provides access to the features for connecting and synchronising bank accounts described in section 6. We present the scope of features and the material limitations of the chosen offer, including those arising from the platform, in the app before purchase. A feature that is announced or in testing is not part of a purchased plan unless the offer expressly states otherwise.

To use the service you need a device running iOS 18.4 or later, or Android 9 or later, an internet connection and an email address. Some features, including certain widgets, may require a newer system version than the minimum required for the app itself. Internet charges are payable under your agreement with your provider.

Specific risks. Using services provided by electronic means involves typical risks that we do not fully control: malicious software on your device, messages and websites impersonating Plenzo, Tink or your bank in order to obtain login details, account takeover by a person who knows your password or has access to your unlocked device, and the visibility of notification content on the lock screen. We never ask for your bank password or authorisation codes. We recommend keeping your system and the app up to date, using a biometric or passcode lock, not sharing your password with anyone, and reporting suspicious messages to security@plenzo.app.

Software and data on your device. The app stores on your device the data it needs to work: a cache of your financial data, sign-in session data in the system's secure storage, your settings, an installation identifier used to retrieve the feature configuration and, if you enable notifications, the token used to deliver them. This data serves only the operation of the app and is removed when you sign out or uninstall the app, in accordance with the rules of the operating system. Cookies and similar technologies on the plenzo.app website are described in the Cookies Policy.

Summaries, categories, detected recurring payments and valuations serve to organise your finances. They are not individual investment, tax or legal advice, a recommendation to acquire a financial product, or an assurance of its suitability. Plenzo does not undertake that you will achieve any savings, profit or other financial outcome. Decisions about payments, investments and taking on obligations are yours alone.

Automatic recognition of a transaction or a recurring payment is the result of analysing available data, not a confirmation that an obligation exists or of its amount or due date. Notifications do not replace invoices or the deadlines set by your creditor. Before making a financial decision, verify the relevant details in the source documents. The above describes what the features are for and does not release Plenzo from performing the contract properly.

4. Bank connection

Connecting a bank is optional. Tink AB provides you with the account information service under a separate agreement whose terms are presented in Tink Link. During that process, you authorise Tink to access your account and share the data with Plenzo. Plenzo uses the data received to provide the personal finance management features described in these Terms. Plenzo's processing of data is described in the Privacy Policy.

The bank connection feature covers supported banks in the member states of the European Union. This scope follows from our agreement with Tink and from the current stage of the roll-out of bank integrations in Plenzo. Connect only accounts for which you hold the required authority. Plenzo does not receive your bank login credentials and does not initiate payments through this feature.

The availability of banks and the scope and currency of the data also depend on the bank and on the connection service. Synchronisation is not a real-time service; data may arrive with a delay and the connection may need to be re-authorised. The history shown does not replace a bank statement. We do not guarantee support for every bank or account; the scope of availability presented in the app before purchase remains binding.

Disconnecting a bank stops further retrieval of data; you decide, using the feature available in the app, whether to keep or delete the transactions already retrieved. A change in, or loss of, the availability of the integration does not entitle Plenzo to withdraw a paid feature at will without applying the rules on changing and settling the service.

5. Licence and permitted use

Apple's standard licence agreement applies to the app downloaded from the App Store: <https://www.apple.com/legal/internet-services/itunes/dev/stdeula/>. The licensor of the Plenzo app is Plenzo. The standard licence agreement also covers content and services available or purchased within the app, in accordance with its provisions. These Terms supplement those rules as regards the provision of Plenzo services, including access to Plenzo+, and do not replace the standard licence agreement or the purchase terms applicable in the App Store.

For the app downloaded from Google Play, we grant you a non-exclusive, worldwide licence to install and use the app on devices you own or control, subject to the rights arising under the Google Play terms. The licence for the app is perpetual; it does not, however, mean perpetual access to the services or to the paid Plenzo+ features, whose scope and period of availability follow from the contract and the chosen offer. You do not acquire ownership rights to the software. The terms of open-source components remain unaffected; we publish the list of those components together with their licence texts at <https://www.plenzo.app/legal/licenses>.

You may not circumvent security measures or the limits of purchased access, interfere with other people's accounts, disrupt the operation of the service, use it for unlawful purposes, or supply unlawful content. You may not copy, resell or modify the app beyond the scope of the licence, Plenzo's consent, or rights arising under the law. The prohibition on analysing the code does not limit statutory exceptions, in particular those concerning interoperability.

Also prohibited are falsifying purchase confirmations, gaining access to other people's data, exploiting errors to avoid payment, and sending automated requests in a way that disrupts the service. Do not transmit malicious software or material infringing the rights of others. If you become aware of unauthorised

access to your account or of a material irregularity, report it without undue delay, without disclosing passwords or banking codes.

You retain the rights to your own materials. By making them available in the service, you authorise us solely to carry out the actions needed to store, process and display them within the service or to handle your request. This does not give us the right to publish your financial data publicly.

6. Plenzo+, subscriptions and promotional access

Plenzo+ provides access to connecting supported banks, automatic synchronisation of accounts, manual refreshing of data, and extending the authorisation of a bank connection. We set no limit on the number of connected banks. The availability of banks and accounts and the rules of the connection are set out in section 4. You can obtain access to Plenzo+ by purchasing a subscription, during a trial period, or on the basis of a promotional code.

Subscriptions are purchased solely through the App Store or Google Play. Before you confirm a purchase you receive information about the scope of features and the material limitations of the offer, the price including taxes, the amount charged for the whole billing period, the length of that period, and the rules for renewing and cancelling the subscription. If the purchase includes a trial or promotional period, we also present its length, its conditions, and the price and payment rules that apply after it ends.

If the offer provides for automatic renewal, the subscription renews for subsequent periods and the fees are charged in accordance with the terms presented at purchase, until you cancel renewal. You cancel renewal in the subscription settings of the store where the purchase was made, within the period stated in its terms. Uninstalling the app or deleting your Plenzo account does not replace cancelling the subscription in the store. Cancelling renewal does not itself cause you to lose access before the end of the paid period, subject to lawful earlier termination of the contract.

Payments and refunds relating to the purchase are handled by the relevant store in accordance with its terms and the applicable law. Voluntarily giving up a service that is being provided correctly, including deleting your account or cancelling subscription renewal, does not in itself give a right to a proportional refund of the fee for the unused part of the period. This does not limit the statutory right of withdrawal, your rights in respect of a lack of conformity of the service with the contract, or the possibility of obtaining a refund under the terms of the relevant store.

If Plenzo ends the provision of the service to you before the paid period expires, we ensure a settlement of the unused part of the fee in proportion to the time remaining. This also applies where Plenzo discontinues the entire service and where we terminate the contract for a breach of these Terms. This does not limit any more extensive rights you have under the law.

You submit a refund request concerning a purchase to the store where the purchase was made. In matters concerning a settlement resulting from Plenzo ending the provision of the service, or claims against us, you may also contact us on the terms set out in section 7; we will confirm the circumstances of the ending and ensure that the settlement due is made. The handling of refunds by the store does not limit our obligations or your statutory claims against Plenzo.

After your first registration you receive a free trial period, whose length we present in the app before it starts. When determining eligibility for a further trial period, we take into account earlier registrations of the same user account, regardless of the sign-in method chosen. If you delete your account and create it again within 365 days of the first registration, the trial period on the first such return lasts 14 days, and on

further returns within that time no trial period is granted. Starting the trial period granted after registration does not in itself purchase a subscription or automatically charge a fee after it ends; a purchase requires separate confirmation in the store.

Promotional codes are issued by Plenzo; they entitle you to use specified features for the period stated when the code is made available. Codes may be intended for many users or assigned to a specific user, and we state their validity period and usage limits when they are made available. Whether a code can be combined with a trial period or other promotions, and how it affects the length of access, is stated before the code is redeemed. Promotional codes cannot be exchanged for cash and no monetary equivalent is paid for them.

After the paid subscription period, the trial period or the access granted under a code ends, if you have no other active access to Plenzo+, you cannot connect a new bank, manually refresh data or extend the authorisation of a bank connection. Automatic synchronisation of existing connections continues for 7 days after access expires, provided the connections and authorisations remain valid, and is then suspended.

Expiry of access to Plenzo+ does not delete your account, your data or the transaction history retrieved earlier, and does not block the other features of the app. You can continue to use manually entered data, budgets, goals, summaries and analyses of the available history. Reactivating Plenzo+ restores access to the banking features; resuming data retrieval may require re-authorising the connection. We show the period of access granted under a code when it is redeemed and in the subscription settings.

We do not change the price for a period already paid for. Changes to the price of a subsequent period require prior notice and compliance with the requirements of the relevant store and the law, including obtaining your consent where it is required.

7. Withdrawal and complaints

The account agreement. You have the right to withdraw from the account agreement within 14 days of its conclusion, without giving a reason and without incurring costs. To do so, send an unambiguous statement to support@plenzo.app. You may use the model form annexed to these Terms, but you are not required to. To meet the deadline it is enough to send the statement before it expires. We charge no fee for concluding this agreement, so withdrawal involves no settlement. You achieve the same result by deleting your account in the app.

Purchasing a subscription. When you purchase a subscription in the App Store or Google Play, you receive information about the seller, the right to withdraw from the transaction, the period and manner of exercising it, and any statutory exceptions before you confirm the purchase. You address a statement of withdrawal from the transaction to its seller; you may use the procedure made available by the relevant store. The store's terms do not limit the rights you have under mandatory provisions of law.

You may address statements and claims concerning your contract with Plenzo, including complaints about the operation of the service, to support@plenzo.app. Sending a request to Plenzo does not replace a statement to the seller if you are withdrawing from a transaction concluded with another entity. The handling of the purchase by the store does not exclude Plenzo's liability for performing our obligations towards you.

Cancelling automatic renewal of a subscription means giving up the next period and does not in itself constitute withdrawal from the contract or a request for a refund for the current period. Voluntarily deleting

your account likewise does not constitute withdrawal from the purchase transaction concluded with the store and does not grant an additional right to a refund. Your statutory rights, the refund options under the store's terms and the settlement rules where Plenzo ends the provision of the service remain in force on the terms set out in section 6.

Complaints. You can submit complaints about the operation of Plenzo through the support form in the app or to support@plenzo.app. A description of the problem and a way to contact you is enough; giving the app version may help with diagnosis. We reply to consumers on a durable medium within 14 days of receiving the complaint. The handling of payments by the store does not deprive you of your rights against Plenzo.

Lack of conformity with the contract. If the service is not in conformity with the contract, you have the statutory remedies, including having it brought into conformity and, in the cases specified by law, a price reduction or withdrawal from the contract.

Closing a case. We may close an ordinary support request once the matter is resolved, or 30 days after our last message requiring your reply. Any later contact creates a new request; we do not reopen the previous matter. This is an organisational rule: it does not apply to complaints or requests concerning personal data, does not extend their deadlines and does not extinguish your claims.

8. Updates, changes and liability

We supply the updates required to keep the service in conformity with the contract, including security updates. We inform you that they are available and what follows from not installing them.

We may make changes to the service going beyond maintaining its conformity with the contract only for the following reasons: a change in the law or in binding requirements of an authority; the need to remove a security threat; adaptation to changes in operating systems or devices; a change in, limitation of, or discontinuation of provision by a third-party supplier, including the supplier of the bank integration, and a material change in the terms on which such a supplier provides services to us; a change in the requirements of the store through which the app is distributed; replacing a feature with an equivalent or broader solution. The change involves no costs on your side. We inform you about every such change in a clear and comprehensible manner.

If a change materially and negatively affects your access to the service or your use of it, we will inform you with appropriate advance notice, on a durable medium, of the characteristics and the date of the change and of the right referred to below. You may then terminate the contract without notice within 30 days of the change being made, or of being informed of it if that occurred later. This right does not apply if we give you the option of retaining the service unchanged and in conformity with the contract, at no additional cost.

We do not undertake to provide continuous operation without any interruptions. We may carry out necessary maintenance work and remedy failures, limiting their impact on your use of the service. We inform you about planned interruptions that materially affect access where this is possible; an urgent threat may require action without prior notice. This does not exclude rights relating to unavailability or lack of conformity of the service with the contract.

Plenzo is not liable in damages for loss to the extent that it results solely from circumstances for which we are not responsible under the law or the contract, for example incorrect data entered by the user, or a failure of the user's device or internet connection. This does not shift onto you responsibility for security

measures or for the correct operation of Plenzo. Our use of a third-party supplier, including Tink or store services, is not in itself a ground for excluding liability.

The absence of an expected profit or saving does not in itself mean improper performance of the contract. However, where loss results from a breach of our obligations, liability is governed by the applicable law. Nothing in these Terms excludes mandatory liability, in particular for loss caused intentionally, or statutory rights concerning the conformity of the service with the contract.

9. Restricting access and ending the contract

You may end the account agreement at any time by requesting deletion of your account in the Plenzo app or by writing to support@plenzo.app. Before acting on a request sent outside the app, we confirm that it comes from a person entitled to the account. Once a verified request is accepted, the contract ends and we block access to the account. We delete the account data, financial data, bank connections and the app analytics data linked to the account from our active systems without undue delay, and no later than 30 days from receiving the request. The separate periods for backups and for the limited data retained on another basis are set out in section 13 of the Privacy Policy. Save any information you need before deleting your account. Deleting your account does not cancel subscription renewal in the App Store or Google Play. Voluntarily deleting your account does not in itself give an additional right to a refund for the unused period of a service provided correctly; you retain your statutory rights and the refund options under the store's terms. The rules for cancelling and settling purchases are set out in sections 6 and 7.

We may temporarily restrict access where this is necessary to contain a genuine security threat, to comply with a legal obligation, or to clarify a reasonable suspicion of a serious breach of sections 2 or 5. Any restriction must be proportionate and last only as long as its cause requires.

If delay would increase the risk of unauthorised access, data loss or further abuse, we may apply the restriction immediately, before the clarification is complete. Once its cause has ceased we restore access, unless there is a separate ground for terminating the contract. Merely submitting a complaint, a refund request or a bug report does not constitute abuse.

In the event of a material breach of these Terms we may terminate the contract after first identifying the breach and allowing at least 7 days to remedy it; the period runs from the sending of the notice to the email address assigned to your account. If, despite two such notices, you commit a third breach of the same kind within 12 months of the first, we may terminate the contract without allowing a further period. We allow immediate termination where the breach cannot be remedied or where continued provision would create a serious threat or would breach the law. We inform you of the reason and of the possibility of challenging the decision through the complaints procedure set out in section 7, unless the law prohibits providing that information. Termination for breach ends your access to the service but does not deprive you of the right to a settlement of the unused part of the paid period, on the terms set out in section 6.

Discontinuing the entire service for business reasons requires separate notice at least 30 days in advance and a settlement of the unused part of the paid service on the terms set out in section 6. During that time you may request a copy of your data on the terms described in the Privacy Policy. This does not limit any more extensive statutory rights of the user.

10. Data, changes to these Terms, and disputes

The rules for processing data are set out in the Privacy Policy. Accepting these Terms is not consent to marketing or to optional analytics.

We may change these Terms to the extent necessary to adapt to a change in the law, to remove ambiguities without worsening the user's rights, or to introduce changes to the service consistent with section 8. We inform you on a durable medium of the content, the reason and the date of the changes at least 30 days in advance. That period may be shorter only to the extent required by law or by the need to remove a security threat without delay. Changes do not operate retroactively and do not remove acquired rights. You may end the contract before they take effect; the additional rights under section 8 remain unaffected.

The contract is governed by Polish law, without depriving the consumer of the protection of the mandatory provisions of the country of their habitual residence. Jurisdiction follows from the applicable provisions; we do not impose on consumers the exclusive jurisdiction of the courts of Plenzo's registered office.

Out-of-court dispute resolution. We agree to take part in out-of-court consumer dispute resolution proceedings. The authorised body competent for Plenzo is the Provincial Inspectorate of Trade Inspection in Warsaw (Wojewódzki Inspektorat Inspekcji Handlowej w Warszawie), ul. Sienkiewicza 3, 00-015 Warsaw, Poland; the rules of the procedure and how to submit an application are described at <https://wiih.org.pl>. The register of authorised bodies is kept by the President of the Office of Competition and Consumer Protection and is available at <https://polubowne.uokik.gov.pl>. If a dispute is not resolved after your complaint has been considered, we will provide you on a durable medium with a statement of our consent to take part in such proceedings. Use of the procedure is voluntary and does not deprive you of the right to go to court.

Language versions. These Terms are published in Polish and in English. In the event of any discrepancy between the versions, the Polish version prevails.

Version 1.1 of these Terms applies from 26 September 2026 and replaces version 1.0 of 19 September 2026.

Annex — model withdrawal form

Complete and return this form only if you wish to withdraw from the contract.

To: PLENZO sp. z o.o., Aleje Jerozolimskie 47/34, 00-697 Warsaw, Poland, support@plenzo.app

- I/We(*) hereby give notice that I/we(*) withdraw from the contract for the supply of the following service: holding an account in the Plenzo app
- Date of conclusion of the contract
- Name of consumer(s)
- Address of consumer(s)
- Signature of consumer(s) (only if this form is sent on paper)
- Date

(*) Delete as appropriate.

PLENZO sp. z o.o. · Aleje Jerozolimskie 47/34, 00-697 Warszawa · KRS 0001193524 (Sąd Rejonowy dla m.st. Warszawy w Warszawie, XII Wydział Gospodarczy KRS) · NIP 7011276933 · REGON 542692449 · Kapitał zakładowy 7 500 zł