
KEY FACTS STATEMENT
Pluto Corporate Prepaid Mastercard®

Technology & Application Provider: Pluto Technologies Limited
Programme Manager & Regulated Services Provider: NymCard Payment Services LLC

This Key Facts Statement is issued in accordance with CBUAE Regulations on Retail Banking Products and Services.

⚠ IMPORTANT REGULATORY NOTICE

- This document is a summary of the key features, fees, and risks of the Pluto Corporate Prepaid Mastercard®. It does not constitute the full terms and conditions.
- Please read the full Cardholder Agreement, Product Terms & Conditions, General Terms of Use, and Subscription Agreement before activating or using the card.
- The Pluto Card is a prepaid corporate card. It is NOT a credit card and does NOT involve lending or credit facilities.
- The Corporate Prepaid Card Programme is provided by Pluto through NymCard Payment Services LLC under the applicable payment network and Bank Identification Number (BIN) Sponsorship.
- Pluto Technologies Limited (DIFC, Dubai, UAE) is the Technology Provider and Application Provider only. Pluto Technologies Limited is not a licensed financial institution.
- 6. Some services provided through the Pluto platform are delivered by third-party service providers, including NymCard Payment Services LLC and its affiliates, Mastercard®, and other partners involved in the issuance, management, or distribution of Cards. Your personal and financial data may be shared with these providers to the extent necessary to deliver the services.

1. Product Details

Field	Details
Product Name	Pluto Corporate Spend Management Solution
Product Type	Prepaid Corporate Card
Card Network	Mastercard® (Accepted worldwide)
Programme Manager & Regulated Services Provider	NymCard Payment Services LLC. Licensed by CBUAE
BIN Sponsor	NymCard Payment Services LLC
Payment Network Licence	Pursuant to the licence by Mastercard®

Field	Details
Technology & Application Provider	Pluto Technologies Limited,, DIFC, Dubai, UAE
Currency	AED (UAE Dirhams) — multi-currency spend supported
Card Variants	Physical Card & Virtual Card
Wallet Pay	Apple Pay, Google Pay, Samsung Pay
Availability	Available for residents of UAE subject to applicable Terms & Conditions
Version / Date	Version 1.0 March 2025

2. Product Tiers Overview

The Pluto Card is offered across three subscription tiers:

Free Tier	Growth Tier	Enterprise Tier
Free USD 0 / month	USD 99 per month, payable in advance	Custom Negotiated — contact Pluto
Up to 5 card users	30 users included (\$9 USD per month per additional user)	Custom user limits
1 physical card per user + up to 10 virtual cards per user	1 physical card per user + up to 99 virtual cards per user	Custom card issuance limits
Up to 2% cashback — international only	2% cashback (international transactions only) + up to 1% cashback (domestic, capped to your subscription cost)	Customised rewards programme
Basic approval workflows	Advanced approval workflows	Fully customised workflows

3. Fees & Charges

All fees are applicable as per the Product Terms & Conditions. Charges are stated inclusive of VAT where applicable unless noted otherwise.

3.1 Subscription Fees

Fee Type	Free Tier	Growth Tier
Monthly Subscription Fee	Free (AED 0)	USD 99 / month
Billing Cycle	N/A	Payable in advance
Non-Payment Consequence	N/A	Suspension of tier benefits

For the avoidance of doubt, any monthly or recurring fee stated under a subscription tier or platform plan is a platform usage fee and not a card-related fee.

3.2 Transaction & Service Fees

Fee Type	Free Tier	Growth Tier
FX & Cross-Border Transactions	2.99% per transaction	2.99% per transaction
ATM Cash Withdrawal	AED 5.50 per withdrawal	AED 5.50 per withdrawal
Card Replacement	AED 5.00 per card	AED 5.00 per card
Virtual Card Issuance	Included in plan	Included in plan
Top-Up (Dedicated Virtual IBAN)	Included	Included

Fee Disclosure — Important Notes

- FX fees apply in addition to any foreign exchange spread or conversion rate applied by the Mastercard® network on the day of settlement.
- Actual FX rates may differ from the rate at the time of the transaction due to settlement timing.
- All applicable fees are deducted at the time of the transaction or when the relevant service is rendered.
- NymCard Payment Services LLC and/or Pluto reserve the right to amend fees with reasonable prior notice in accordance with the Cardholder Agreement and CBUAE regulations.
- Enterprise Tier fees are fully customised and governed by a separate commercial agreement.

3.3 Product Limits

The following limits are maximum limits. Please see your subscription tier for full pricing details and applicability.

Maximum ATM Withdrawal Limit (Single/Daily/Weekly/Monthly)	10,000 / 20,000 / 35,000 / 75,000
Maximum Daily Number of ATM Withdrawals	8
Annual Loads (Top Ups) per SME Tier	
Tier 1	AED 0 to 1M
Tier 2	AED 1 to 3M
Tier 3	AED 3 to 5M
Tier 4	AED 5M +

Fees & Charges*

Card Issuing Fee	Up to \$5
Annual Card Fees	Up to \$50
Transaction Processing Fees	0%
FX Markup	Between 1%- 3% of Transaction Amount
ATM Withdrawal Fees	Up to \$5
Balance Inquiry Fees	Up to \$1
Monthly Account Fees	Up to \$1 per Month

* This KFS provides key indicative Fees & Charges (inclusive VAT). For full and updated charges please refer to www.nymcard.com

4. Cashback & Rewards Programme

4.1 Cashback on International Transactions (All Tiers)

- 2% cashback on eligible international (cross-border) transactions. The maximum cashback receivable on a transaction is 2%. Cashback received varies depending on tier, type of payment made, and other factors.
- Cashback accrues only on settled and successfully completed transactions.
- Cashback earned on any transaction may be reversed if that transaction is disputed, refunded, fraudulent or otherwise invalid.
- Cashback does not apply to: reversed, refunded, disputed, fraudulent, or otherwise invalid transactions.
- Specific merchant categories (MCC codes) may be excluded at Pluto's discretion.

4.2 Cashback on Domestic Transactions (Growth Tier Only)

- Up to 1% flashback on eligible domestic (UAE) transactions.
- Eligibility determined by Merchant Category Code (MCC). Not all domestic transactions qualify.
- Total monthly cashback is capped at 99% of the applicable monthly subscription fee (approximately USD 98.01 per month or as per the contract stated for enterprise or other plans).
- Pluto may amend eligible MCC categories at its discretion at any time.

Rewards Disclaimer

- All cashback benefits are provided at Pluto's sole discretion and do not constitute a contractual entitlement or vested right.
- Pluto reserves the right to modify, suspend, withdraw, replace, or discontinue the rewards programme at any time and without prior notice, including for commercial, operational, regulatory, or risk management reasons.
- In cases of suspected misuse, abuse, fraud, artificial transaction inflation, gaming of rewards, circular spending, or self-funding transactions, Pluto and/or NymCard may reverse, withhold, or claw back cashback or flashback amounts; restrict or terminate the account; or take any other remedial action.
- Rewards credited are not cash equivalents and may be subject to further conditions outlined in the Cardholder Agreement.

5. Key Product Features

Feature	Details
Spend Controls	Real-time spending controls with approval workflows
Receipt Management	AI-powered OCR & auto-receipt matching via WhatsApp

Feature	Details
Transaction Tracking	Real-time transaction tracking and reporting dashboard
Top-Up Method	Bank Transfers to NYMCard registered account
ERP Integrations	Xero, Oracle NetSuite, QuickBooks, Microsoft Dynamics, Zoho, and 18+ other integrations
Airport Lounge Access	Mastercard® DragonPass — access to 1,200+ lounges worldwide
Liability Protection	Mastercard® Zero Liability Protection Policy applies
Customer Support	Chat & email support via help@plutocard.io
Mobile App	Available on iOS (App Store) and Android (Google Play)
Security	ISO 27001 certified

6. Tier Upgrades & Downgrades

- Customers may upgrade or downgrade between tiers subject to applicable subscription payment requirements and any minimum commitment period.
- Prorated charges or billing cycle alignment may apply upon tier change.
- Pluto reserves the right to migrate users between tiers where required for operational or regulatory reasons, with notice provided where practicable.
- In the event of account suspension due to non-payment, tier benefits will be suspended until full payment is received.

7. Risks & Important Information

Key Risks — Please Read Carefully

- **Prepaid Nature:** The Pluto Card is a prepaid corporate card. You can only spend up to the balance loaded onto your account. There is no credit facility, overdraft, or lending arrangement.
- **FX Rate Risk:** Exchange rates fluctuate. The FX rate applied at settlement may differ from the rate at the time of the transaction.
- **Programme Changes:** Pluto and NymCard reserve the right to modify, discontinue or replace this Key Facts Statement and the related product terms from time to time, including
- Any product feature, reward, or tier benefit, to reflect changes in law, regulation, compliance requirements, operational requirements, or business practices, and may modify or

discontinue any product feature, reward or tier benefit. We will give prior notice of any material adverse change in accordance with applicable law. If a customer does not agree, the customer may stop using the Card and close the account before the change takes effect. Continued use of the card constitutes acceptance of updated terms.

- **Account Suspension:** NymCard and/or Pluto may suspend or terminate your account if misuse, fraud, regulatory non-compliance, or breach of terms is detected.
- **Technology Risks:** Service availability depends on technology infrastructure. Pluto Technologies Limited and NymCard Payment Services LLC are not liable for service interruptions caused by third-party systems, network outages, or force majeure events.
- **Third-Party Services:** Some services are delivered by third-party providers. Pluto Technologies Limited is not responsible for acts or omissions of third-party service providers except where required by applicable law.

8. Complaints Handling Procedure

Pluto is committed to resolving customer complaints promptly, fairly, and free of charge. The following escalation process applies:

Step	Details
Step 1 — Contact Pluto	Submit your complaint to: help@plutocard.io or via the support channels at www.getpluto.com/complaints
Acknowledgement	Pluto will acknowledge your complaint within 2 business days of receipt.
Resolution Target	Pluto aims to resolve all complaints within 15 business days.
Complex Complaints	If additional time is required, Pluto will notify you of the reason and the expected resolution date.
Complaints Cost	Complaint handling is provided free of charge to all cardholders.
Step 2 — NymCard	If your complaint remains unresolved by Pluto, you may escalate to NymCard Payment Services LLC.
Step 3 — Sanadak	If still unresolved, you may escalate to Sanadak, the UAE Financial Consumer Protection scheme operated by the CBUAE.

Sanadak (CBUAE Consumer Protection): www.sanadak.gov.ae

NymCard Payment Services LLC: www.nymcard.com
Pluto Complaints Page: www.getpluto.com/complaints

9. Regulatory & Legal Disclosures

9.1 Programme Manager & Regulated Services Provider

NymCard Payment Services LLC is the Programme Manager and Regulated Services Provider for the Pluto Corporate Prepaid Card Programme. NymCard is licensed and regulated by the Central Bank of the UAE (CBUAE). NymCard is responsible for card issuance, payment processing, fund safeguarding, and all regulated financial services obligations in connection with the card programme, including obligations to NymCard affiliates and other partners involved in the issuance, management, or distribution of Cards.

9.2 BIN Sponsor

The Corporate Prepaid Card Program is provided by Pluto through Nymcard Payment Services LLC under the applicable payment network and Bank Identification Number (BIN) Sponsorship of Nymcard Payment Services LLC. This is pursuant to the license by Visa® Inc and Mastercard and is available for the residents of UAE subject to Terms and Conditions of use.

9.3 Technology & Application Provider

Pluto Technologies Limited (registered in DIFC, Dubai, UAE) is the Technology Provider and Application Provider for the Pluto Card platform. Pluto Technologies Limited is not a licensed financial institution and does not hold a CBUAE financial services licence. All regulated financial activities are conducted exclusively by NymCard Payment Services LLC.

9.4 Third-Party Service Providers Disclosure

Some services provided through the Pluto platform are delivered by third-party service providers. These include, but are not limited to:

- NymCard Payment Services LLC and its affiliates — Bin Sponsorship and regulated payment and card services
- Mastercard® International Incorporated — card network
- Any other partner or third party involved in the issuance, management, or distribution of Cards or technology solution as determined from time to time

Your personal and financial data, including identity information, transaction data, and account information may be shared with these third-party service providers to the extent necessary to deliver the services. Data sharing is conducted in accordance with applicable UAE data protection laws and the Pluto Privacy Policy.

9.5 Governing Law

These terms and this Key Facts Statement are governed by the laws of the UAE. Any disputes shall be subject to the jurisdiction of the relevant UAE courts or DIFC Courts as applicable, in accordance with the Cardholder Agreement.

9.6 AML / CFT

NymCard Payment Services LLC and Pluto Technologies Limited are required to comply with UAE Anti-Money Laundering (AML) and Combating the Financing of Terrorism (CFT) laws and regulations. This includes mandatory customer due diligence (KYC), ongoing transaction monitoring, and regulatory reporting obligations. Accounts may be suspended or terminated where AML/CFT concerns arise.

9.7 Additional Information

- The cooling-off period allows you to cancel the product within five (5) business days of consenting to the Terms and Conditions and this Key Fact Statement unless you waive this right. To cancel within this period, you must notify Pluto by contacting our Contact customer service at help@plutocard.io
- Not a Bank Account: This Pluto Card is not a bank account, savings account, or credit facility. Funds loaded onto the card do not earn interest and are not covered by deposit insurance schemes.
- Fund Security: While funds are held in segregated accounts, cardholders should be aware that prepaid cards carry different protections compared to traditional bank deposits. Card balances are subject to the terms and conditions of the issuer.
- Card Expiry & Replacement: Pluto Cards have a 3-year validity period. Replacement cards may be subject to additional fees. Unused balances on expired cards will be returned to the cardholder, subject to applicable terms and conditions.

9.8 Account Closure

Initiating Account Closure

Cardholders have the right to close their account at any time by contacting Pluto customer service at help@plutocard.io or through the web app or mobile app via the in-app chat support system. Pluto may also close accounts in accordance with the Terms and Conditions, including for material breach or legal/regulatory requirements.

Account Closure Process

When account closure is initiated, the following process will apply:

1. Fund Loading Suspension: At the time of notification of account closure, the ability to load more funds will be stopped.

-
2. Spend-Down Period: Cardholders will be allowed the period of account closure notice to exhaust existing funds - unless the account is being closed for a material breach of the Terms and Conditions or for legal reasons.
 3. Account Suspension: Upon reaching the end of the closure notice period, the card, account and system access will be suspended and no longer available for use.
 4. Balance Refund: Any remaining balances may be claimed as a full refund via the refund process, which will be advised in the notification of closure communications. The balance will be transferred to a UAE bank account registered in the cardholder's name.

Important: Refund processing times and any applicable administrative fees will be communicated during the closure notification process.

10. Limitation of Liability

To the fullest extent permitted by UAE law:

- Pluto Technologies Limited shall not be liable for any indirect, incidental, special, consequential, or loss-of-profit damages arising from modification, suspension, or withdrawal of any tier benefit, cashback, or rewards programme.
- Neither Pluto Technologies Limited nor NymCard Payment Services LLC shall be liable for losses arising from: (a) system outages or force majeure events; (b) merchant refusal to honour the card; (c) network or payment scheme errors; (d) actions taken in compliance with applicable law or regulatory requirements; or (e) customer error or unauthorised access resulting from failure to safeguard card credentials.
- Mastercard® Zero Liability Policy may provide protection for eligible unauthorized transactions. Contact Pluto at help@plutocard.io immediately in the event of suspected fraud or card loss.

11. Glossary of Key Terms

Term	Definition
Cashback	A percentage of eligible spend returned to the cardholder account as a monetary credit.
FX / Cross-Border Transaction	Any transaction processed in a foreign currency or where the merchant is located outside the UAE.
MCC (Merchant Category Code)	A four-digit code assigned by Mastercard® to categorise merchant types for transaction processing and rewards eligibility.
NymCard	NymCard Payment Services LLC - CBUAE-licensed Programme Manager and Regulated Services Provider.
Pluto	Pluto Technologies Limited - Technology Provider and Application Provider.
Prepaid Card	A card loaded with funds in advance; no credit or overdraft is available.
BIN Sponsor	NymCard Payment Services LLC— provides the Bank Identification Number (BIN) under which the card programme operates.
Programme Manager	NymCard Payment Services LLC — responsible for overall card programme management and regulated financial services.

Term	Definition
Sanadak	The UAE Financial Consumer Protection scheme operated by the CBUAE for complaint escalation.
CBUAE	Central Bank of the United Arab Emirates — the financial services regulator in the UAE.

12. Customer Acknowledgement

By activating or using the Pluto Corporate Prepaid Mastercard®, you confirm that:

- You have read and understood this Key Facts Statement.
- You have read, understood, and agree to be bound by the full Cardholder Agreement, Product Terms & Conditions, General Terms of Use, and Subscription Agreement.
- You understand that the card is a prepaid corporate card and does not involve credit or lending.
- You understand that regulated financial services (card issuance, payment processing, and fund safeguarding) are provided by NymCard Payment Services LLC as Programme Manager and Regulated Services Provider, licensed by the CBUAE, and that Pluto Technologies Limited is the Technology and Application Provider only.
- You understand that some services are delivered by third-party service providers — including NymCard Payment Services LLC and its affiliates, and any other partner or third party involved in the issuance, management, or distribution of Cards — and that your personal and financial data may be shared with such providers to the extent necessary to deliver those services.
- You consent to the collection, processing, and storage of your personal data as described in the Privacy Policy at www.getpluto.com/pluto-privacy-policy.