



# General Terms of Service

Plutu General Terms of Service Last Updated May 18, 2025

PLEASE READ THESE GENERAL TERMS OF SERVICE CAREFULLY PRIOR TO REGISTERING FOR A PLUTU ACCOUNT OR SUBMITTING AN APPLICATION OR ORDER FOR ANY PLUTU PRODUCT OR SERVICE. THESE TERMS AND CONDITIONS CONSTITUTE A LEGALLY BINDING AGREEMENT THAT GOVERNS YOUR ACCESS TO AND USE OF PLUTU'S PRODUCTS AND SERVICES. THEY INCLUDE PROVISIONS THAT LIMIT OR EXCLUDE THE LIABILITY OF PLUTU AND AFFILIATED PARTIES, ESTABLISH THE APPLICABLE JURISDICTION AND FORUM FOR THE RESOLUTION OF DISPUTES, AND CONTAIN OTHER TERMS OF LEGAL SIGNIFICANCE.

**BY REGISTERING FOR A PLUTU ACCOUNT OR BY APPLYING FOR OR SUBMITTING AN ORDER FOR ANY PLUTU PRODUCT OR SERVICE, YOU CONFIRM THAT YOU HAVE READ, UNDERSTOOD, AND AGREE TO BE LEGALLY BOUND BY THESE GENERAL TERMS OF SERVICE. IF YOU DO NOT AGREE WITH ANY PART OF THESE TERMS, YOU ARE NOT PERMITTED TO REGISTER FOR A PLUTU ACCOUNT OR TO APPLY FOR OR PURCHASE ANY PLUTU PRODUCT OR SERVICE.**

## **1 / ACCEPTANCE OF TERMS**

**Plutu Ltd. ("Plutu") operates the website [www.Plutu.ca](http://www.Plutu.ca) (the "Website"), which advertises and accepts orders for various products and services, including but not limited to vehicles, extended warranties, insurance, and loans (collectively, the "Products and Services," and individually, a "Product" or "Service").**

**These Terms and Conditions (the "Terms") constitute a legally binding agreement between you and Plutu governing your registration for a Plutu account ("Account"), your applications and orders for Products and Services, and your use of such Products and Services. By registering for an Account or submitting an application or order for any Product or Service, you confirm your full and unconditional acceptance of, and agreement to be bound by, the most current version of these Terms. If you do not agree to these Terms, you are not**

authorized to register for an Account or to apply or submit orders for any Product or Service

## **2/ SUPPLEMENTARY AGREEMENTS**

Your use of the Website is also subject to the Website Terms of Use, available on the Website. In the event of any conflict or inconsistency between these Terms and the Website Terms of Use, the Website Terms of Use shall prevail with respect to your use of the Website, and these Terms shall govern all other matters.

## **3/ AMENDMENTS TO TERMS**

Plutu reserves the right, in its sole discretion and without prior notice, to amend these Terms at any time by posting an updated version on the Website. Any such amendments become effective immediately upon posting, unless otherwise expressly stated. It is your responsibility to review the "Last Updated" date and any revisions made. You may not unilaterally amend these Terms.

Continued use of your Account or submission of applications or orders after changes have been posted shall constitute your acceptance of the revised Terms.

## **4/ ELIGIBILITY**

Products and Services are available exclusively to individuals located in Canada who have reached the age of majority in their respective province or territory and who have the legal capacity to enter into binding agreements. Individuals located outside of Canada are not eligible to order or use the Products and Services.

You are not permitted to register for an Account or to apply or submit an order for any Product or Service if you do not meet the above eligibility requirements, are prohibited from doing so under applicable law, have previously violated these Terms, or if Plutu has otherwise prohibited you from accessing its Products and Services.

Notwithstanding any provision in these Terms, Plutu reserves the right, in its sole discretion and for its convenience, to refuse any application or order for Products or Services from any person.

## **5/ AUTHORIZED USE**

**You may use the Products and Services solely for your own lawful, personal, and non-commercial purposes, and only in accordance with these Terms and all applicable laws. Any other use is strictly prohibited.**

## 6 / ACCOUNTS AND CREDENTIALS

Access to certain Products and Services requires a valid username and password ("**Credentials**") that meet technical and security standards established by Plutu.

You are permitted to create only one (1) Account, which is personal to you and must not be shared. You may not create an Account on behalf of any other individual. You are solely responsible for maintaining the confidentiality of your Account and Credentials and for all activities associated with their use.

You must immediately notify Plutu at [info@Plutu.ca](mailto:info@Plutu.ca) of any unauthorized use or suspected breach of your Account or Credentials.

Plutu may act on instructions provided through your Account and is not required to verify the identity of any person using your Credentials. However, Plutu may request verification at any time and may deny access to the Account or Services if verification is unsatisfactory.

Plutu may, in its sole discretion and without notice or liability, suspend, cancel, or terminate your Account or require you to change or update your Credentials. If your Account is suspended or terminated, you may not create a new Account without Plutu's prior written consent.

## 7 / ACCURATE INFORMATION

To register for an Account or to apply for or submit an order for any Product or Service, you may be required to provide certain personal information, including but not limited to your legal name, contact details, and payment information, as well as to provide specific authorizations or instructions. You represent and warrant that all information you provide to Plutu is true, accurate, current, and complete, and you agree to promptly update such information as necessary to ensure it remains so at all times.

Plutu will rely on the information you provide and is under no obligation to verify its truthfulness, accuracy, currency, or completeness, although Plutu reserves the right to do so in its sole discretion. By providing your information, you expressly consent to Plutu conducting any inquiries or investigations it deems appropriate for verification purposes.

You are solely responsible for any loss, damage, or liability (including additional costs) incurred by you, Plutu, or any third party as a result of any false, inaccurate, outdated, or incomplete information you provide, your failure to maintain accurate information, or any breach of your obligations under this section.

## **8 / PERSONAL INFORMATION, CREDIT REPORTS, AND BANKING INFORMATION**

By registering for an Account or submitting an application or order for any Product or Service, you expressly consent to the collection, use, disclosure, and retention of your personal information by Plutu or its authorized representatives, as outlined in the Plutu Privacy Policy (available online at <https://www.plutu.ca/privacy-policy>), as amended from time to time, and as otherwise permitted or required by applicable law.

When you apply for or order certain Products or Services offered by Plutu—such as the purchase of a vehicle—Plutu may obtain, and may continue to obtain periodically, your credit score and related credit information from a credit reporting agency. This information may be used for the purpose of evaluating and processing your application, fulfilling the associated transaction, and updating your confidential profile for internal use in accordance with the Plutu Privacy Policy.

If you utilize the bank account verification system (the “Bank Verification System”) accessible through the Website (the “BVS Website”), the terms and conditions set out in Section 10 of these Terms apply. Plutu may use the Bank Verification System to periodically retrieve and update your personal information, as described in Section 10(c), in order to maintain your confidential profile for internal use in accordance with the Plutu Privacy Policy.

In the event Plutu refers you to an independent third-party business (e.g., a lender or credit card issuer) for a proposed transaction (e.g., a loan or credit card application):

- (a) such third party may request your credit report and/or banking information for any legitimate purpose connected with the proposed transaction; and
- (b) Plutu may receive information from that third party regarding the transaction for the purpose of updating your confidential profile, which may be shared within Plutu and its affiliated entities (“Plutu Companies”) in accordance with the Plutu Privacy Policy.

## **9/ TRANSACTIONS**

### **(a) Misprints and Errors**

Plutu makes reasonable efforts to ensure the accuracy and currency of all information presented on the Website and in communications related to your applications and orders for Products and Services. However, inadvertent typographical errors, inaccuracies, omissions (including incorrect specifications or pricing), and other mistakes may occur from time to time. Plutu reserves the right, at its sole discretion and without prior notice or liability, to correct any such error, inaccuracy, or omission, and to modify, withdraw, or update the Products and Services listed on the Website, including related pricing, fees, charges, specifications, and promotional offers, at any time. If you place an order for a Product or Service based on incorrect or outdated information, Plutu will provide you with a reasonable opportunity to cancel the order.

**(b) Availability**

Products and Services displayed on the Website are subject to availability and may not be available at the time of ordering or thereafter. If an ordered Product or Service becomes unavailable, Plutu will notify you using the contact information provided, such as by email or text message. Plutu reserves the right, in its sole discretion, to reject or cancel any order and to limit the quantities of any Product or Service available for sale or distribution.

**(c) Delivery Times**

Any delivery times referenced on the Website (e.g., “same day delivery”) or selected by you during the ordering process are estimates only and may not be guaranteed. Actual delivery timelines may vary based on several factors, including your location and the selected payment method. Plutu reserves the right, in its discretion, to adjust the delivery schedule and to deliver the vehicle at a time different from the advertised or requested timeframe.

**(d) Pricing**

Unless otherwise specified, all prices displayed on the Website are quoted in Canadian dollars. Plutu reserves the right to adjust pricing for any Product or Service at any time without notice. The final total price of your order will include the base price of the Product or Service, applicable taxes, and any delivery or handling charges. These amounts will be reflected on your completed order and charged to your chosen payment method upon acceptance of the order by Plutu.

**(e) Orders**

All advertisements on the Website constitute invitations to submit offers and do not constitute binding offers by Plutu to sell. Your properly completed and submitted application or order constitutes an offer to purchase the specified

Products and Services. Acceptance of your application or order occurs only when Plutu issues a confirmation of acceptance.

## **10 / TECHNICAL REQUIREMENTS AND TECHNICAL SUPPORT**

You are solely responsible for obtaining, configuring, maintaining, and securing, at your own cost, all equipment (including compatible computing devices), software (such as a current internet browser and PDF reader), and services (including internet access and mobile data services) necessary for accessing and using your Account and any associated Products and Services. You are also solely responsible for protecting such equipment, software, and services from loss, damage, or unauthorized access.

Plutu does not have any obligation to provide technical support in relation to your use of the Website, your Account, or any Products or Services. However, Plutu may, in its sole discretion, elect to offer technical support, which shall be provided in accordance with these Terms.

For clarity, electronic communications between you and Plutu—including text messages—may be subject to standard message and data rates imposed by your telecommunications service providers. You are solely responsible for the payment of any such charges.

## **11 / MONITORING**

**Plutu is under no obligation to monitor your use of your Account. However, Plutu reserves the right, in its sole discretion and without notice or liability to you or any other person, to monitor such use at any time, including for the purposes of Account administration, the provision of Products and Services, quality assurance, staff training, enforcement of these Terms, and compliance with applicable laws and regulatory requirements.**

## **12 / FEEDBACK**

**If you voluntarily submit any feedback to Plutu—whether consisting of suggestions, comments, or ideas for the improvement, enhancement, or modification of the Website, Products, or Services—you hereby grant Plutu and its licensors a perpetual, irrevocable, worldwide, royalty-free, non-exclusive license to use, reproduce, modify, adapt, publish, translate, commercialize, distribute, and otherwise exploit such feedback in any form and for any purpose, without providing any compensation to you or to any other person. You waive all moral rights in and to the feedback to the fullest extent permitted by law.**

## 13 / COMMUNICATIONS

You authorize Plutu to:

(a) treat communications it receives from you through your Account or via email as valid and binding, as though they were provided in writing and signed by you; (b) disclose such communications to its service providers and to other entities within the Plutu corporate group ("Plutu Companies"); and (c) respond to your communications via your Account, the Website, email, or other available communication methods.

Any communication from you shall not be deemed effective until it has been received and processed by an authorized representative of Plutu. Plutu reserves the right, in its sole discretion and without notice or liability, to reject or reverse the processing of any communication if it reasonably believes that the communication is fraudulent, unlawful, inaccurate, incomplete, or defective due to technical or other issues.

## 14 / PROPRIETARY RIGHTS

Copyright © 2021. Plutu Ltd. All rights reserved.

All rights, title, and interest in and to the Products and Services, including the underlying technologies, data, and any associated proprietary content or materials, are and shall remain the exclusive property of Plutu Ltd., its affiliated entities (collectively, the “Plutu Companies”), and their respective licensors. These rights include, without limitation, all intellectual property rights such as copyrights, trademarks, trade secrets, and patent rights, as protected under Canadian and international intellectual property laws.

Your use or purchase of any Product or Service does not grant you any ownership or proprietary rights in or to the Product or Service itself, or in any associated technologies, data, or intellectual property. All such rights are expressly reserved by the Plutu Companies and their licensors.

## 15 / REFERRED BUSINESSES, THIRD-PARTY PRODUCTS AND SERVICES, AND LINKED SITES

Plutu may, from time to time, refer you to independent third-party businesses, such as lenders or credit card providers (each a “**Referred Business**”). In addition, the Website and Plutu’s communications may include promotions or advertisements for products or services—such as vehicle warranties, insurance,

or roadside assistance—offered by such Referred Businesses (each a “**Referred Product/Service**”).

Any such referral or advertisement is provided for informational purposes only and does not constitute a representation, warranty, or guarantee by Plutu regarding the availability of any Referred Product/Service, your eligibility for such offerings, or the terms on which such products or services may be provided. The availability and provision of Referred Products/Services are at the sole discretion of the relevant Referred Business and are subject to the terms and conditions established by that Referred Business—not by Plutu.

Referred Businesses operate independently of Plutu. Plutu has no control over, and disclaims all responsibility and liability for, the actions, omissions, products, services, and business practices of any Referred Business or the terms of any agreement you may enter into with a Referred Business. Each Referred Product/Service will be governed by a separate agreement between you and the applicable Referred Business. Plutu is not a party to, and shall have no liability in respect of, any such agreement or any related transaction. Your dealings with Referred Businesses and use of any Referred Products/Services are undertaken entirely at your own risk. You agree not to assert any claim against Plutu arising from or related to such dealings.

For your convenience, the Website and communications from Plutu may also contain links or references to third-party websites or online resources (“**Linked Sites**”) operated by independent entities. Linked Sites are not under the control of Plutu, and Plutu makes no representations and accepts no responsibility or liability for any Linked Site, the content available on or through such sites, or any products, services, or personal data collection practices of their operators. Your

access to and use of any Linked Site is at your own risk, and you agree not to assert any claim against Plutu arising from or related to your use of a Linked Site or your interactions with its owner or operator.

## **16 / DISCLAIMERS, LIABILITY EXCLUSIONS AND INDEMNITY**

**GENERAL DISCLAIMER:** TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, ALL PRODUCTS AND SERVICES ARE PROVIDED ON AN “AS IS,” “AS AVAILABLE,” AND “WITH ALL FAULTS” BASIS, WITHOUT ANY REPRESENTATIONS, WARRANTIES, CONDITIONS, OR GUARANTEES OF ANY KIND, WHETHER EXPRESS, IMPLIED, OR STATUTORY, OR ARISING FROM USAGE OF TRADE, COURSE OF DEALING, OR COURSE OF PERFORMANCE. THIS INCLUDES, WITHOUT LIMITATION, ANY WARRANTIES OR CONDITIONS RELATING TO ACCURACY, COMPLETENESS, PERFORMANCE, MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, NON-INFRINGEMENT, SECURITY, RELIABILITY, TIMELINESS, DURABILITY, WORKMANLIKE EFFORT, OR THAT THE PRODUCTS OR SERVICES WILL BE ERROR-FREE OR FREE OF HARMFUL COMPONENTS. ALL SUCH WARRANTIES AND CONDITIONS ARE HEREBY DISCLAIMED BY PLUTU AND EACH PLUTU COMPANY TO THE FULLEST EXTENT PERMITTED BY LAW. NO ORAL OR WRITTEN INFORMATION OR ADVICE PROVIDED BY PLUTU OR ANY PLUTU COMPANY SHALL CREATE ANY WARRANTY.

**DISCLAIMER FOR LINKED SITES, REFERRED BUSINESSES, AND REFERRED PRODUCTS/SERVICES:** WITHOUT LIMITING THE FOREGOING, YOU ARE SOLELY RESPONSIBLE FOR DETERMINING THE SUITABILITY OF ANY LINKED SITE, REFERRED BUSINESS, OR REFERRED PRODUCT/SERVICE FOR YOUR PURPOSES. YOU ACCESS, USE, AND TRANSACT WITH SUCH THIRD PARTIES ENTIRELY AT YOUR OWN RISK. PLUTU MAKES NO REPRESENTATIONS, WARRANTIES, CONDITIONS, OR GUARANTEES REGARDING ANY LINKED SITE, REFERRED BUSINESS, OR REFERRED PRODUCT/SERVICE AND DISCLAIMS ALL RESPONSIBILITY AND LIABILITY IN CONNECTION THEREWITH.

**TECHNOLOGY DISCLAIMER:** WITHOUT LIMITATION TO ANY OTHER DISCLAIMER, THE WEBSITE, PRODUCTS, AND SERVICES MAY BE SUBJECT TO INTERRUPTIONS, DELAYS, FAILURES, OR SECURITY ISSUES ARISING FROM CIRCUMSTANCES BEYOND THE CONTROL OF PLUTU GROUP, INCLUDING INTERNET AND NETWORK CONSTRAINTS. PLUTU GROUP IS NOT RESPONSIBLE OR LIABLE FOR ANY RESULTING LOSS, DAMAGE, OR FAILURE IN PERFORMANCE CAUSED BY SUCH CIRCUMSTANCES.

**LIMITATION OF LIABILITY:** TO THE MAXIMUM EXTENT PERMITTED BY LAW, UNDER NO CIRCUMSTANCES SHALL PLUTU GROUP BE LIABLE TO YOU OR ANY OTHER PERSON FOR ANY LOSS, DAMAGE, OR LIABILITY (INCLUDING WITHOUT LIMITATION, DIRECT, INDIRECT, INCIDENTAL, CONSEQUENTIAL, SPECIAL, OR PUNITIVE DAMAGES) ARISING OUT OF OR RELATED TO THE USE OF, OR INABILITY TO USE, ANY PRODUCT, SERVICE, OR RELATED MATTER—REGARDLESS OF THE THEORY OF LIABILITY (INCLUDING CONTRACT, TORT, STRICT LIABILITY, OR

STATUTORY LIABILITY), AND EVEN IF PLUTU GROUP HAS BEEN ADVISED OF OR SHOULD HAVE KNOWN OF THE POSSIBILITY OF SUCH DAMAGES.

**INDEMNITY:** YOU AGREE TO INDEMNIFY, DEFEND, AND HOLD HARMLESS PLUTU GROUP FROM AND AGAINST ANY AND ALL CLAIMS, LOSSES, LIABILITIES, DAMAGES, COSTS, AND EXPENSES (INCLUDING LEGAL FEES) ARISING OUT OF OR RELATING TO YOUR USE OF A PRODUCT OR SERVICE, YOUR VIOLATION OF THESE TERMS, OR YOUR NEGLIGENCE OR MISCONDUCT. NOTWITHSTANDING THE FOREGOING, PLUTU GROUP RESERVES THE RIGHT TO PARTICIPATE IN THE DEFENSE OF ANY CLAIM AND TO RETAIN COUNSEL OF ITS OWN CHOOSING AT ITS OWN EXPENSE.

**DEFINITIONS:** FOR THE PURPOSES OF THESE TERMS: "PLUTU COMPANIES" MEANS PLUTU LTD., ITS PARENT COMPANY, SUBSIDIARIES, AND CORPORATE AFFILIATES. "PLUTU GROUP" MEANS EACH PLUTU COMPANY AND THEIR RESPECTIVE LICENSORS, SERVICE PROVIDERS, AND SUPPLIERS, TOGETHER WITH THEIR DIRECTORS, OFFICERS, EMPLOYEES, CONTRACTORS, AGENTS, SHAREHOLDERS, AND REPRESENTATIVES. "PLUTU ORGANIZATION" HAS THE SAME MEANING AS PLUTU GROUP.

**RESERVATION OF RIGHTS:** CERTAIN JURISDICTIONS MAY NOT ALLOW THE EXCLUSION OR LIMITATION OF IMPLIED WARRANTIES OR LIABILITY FOR CERTAIN TYPES OF DAMAGES. AS SUCH, THE DISCLAIMERS AND LIMITATIONS SET OUT ABOVE MAY NOT APPLY TO YOU TO THE EXTENT PROHIBITED BY LAW.

**ACKNOWLEDGEMENT:** YOU EXPRESSLY ACKNOWLEDGE AND AGREE THAT THE ALLOCATION OF RISK SET FORTH IN THESE TERMS IS AN ESSENTIAL ELEMENT OF THE AGREEMENT BETWEEN YOU AND PLUTU AND A MATERIAL INDUCEMENT FOR PLUTU TO PROVIDE YOU WITH PRODUCTS AND SERVICES.

## **17/ Termination**

These Terms shall remain in full force and effect with respect to you for as long as you continue to access or use any of the Products or Services. In the event you cease all such access or use, these Terms shall continue to apply and remain binding in respect of your prior access to and use of the Products and Services, and any related matters, including the resolution of any disputes arising therefrom.

The termination of these Terms does not affect the validity or enforceability of any other agreement between you and Plutu or any other party (including any agreement with a Referred Business).

## **18 / Governing Law**

**These Terms, together with all Products, Services, and related matters, shall be governed by, and construed in accordance with, the laws of the Province of British Columbia and the applicable federal laws of Canada. The application of any rules of private international law or conflict of laws that would result in the application of the laws of another jurisdiction is expressly excluded.**

## **19 / Disputes**

Except as otherwise expressly provided herein or as required by applicable law, any and all disputes, controversies, or claims arising out of, relating to, or in connection with these Terms, the Products, the Services, or any associated matter shall be referred to and finally resolved by binding arbitration administered by ICDR Canada in accordance with its Canadian Arbitration Rules. The arbitration shall be conducted by a single arbitrator. The seat of arbitration shall be Vancouver, British Columbia, and the proceedings shall be conducted in English. In the event ICDR Canada is not operative, the arbitration shall proceed ad hoc and be governed by the Arbitration Act (British Columbia).

Notwithstanding the foregoing, Plutu may initiate proceedings in any court of competent jurisdiction for injunctive relief or other urgent equitable remedies to enforce these Terms or protect its rights and interests.

You agree to commence any legal proceeding in relation to a dispute within twelve (12) months from the date the dispute arises. After such time, all claims shall be permanently barred. This limitation does not override any shorter limitation period imposed by applicable law, nor does it apply where such a limitation is prohibited by law.

## **20 / General Provisions**

### **Binding Effect**

These Terms are binding upon you and your respective heirs, executors, administrators, legal representatives, successors, and permitted assigns. These Terms are intended for the benefit of the Plutu Group.

### **Waiver and Non-Assignment**

No waiver of any provision or breach of these Terms by you shall be effective unless expressly made in writing and signed by an authorized representative of Plutu. A waiver of a particular breach shall not be deemed a waiver of any subsequent or continuing breach. The rights and remedies of the Plutu Group under these Terms are cumulative and may be exercised concurrently, consecutively, or in the alternative. You may not assign or transfer any of your rights or obligations under these Terms without the prior written consent of Plutu, which may be withheld at Plutu's sole discretion. Each Plutu Company may assign its rights and obligations under these Terms without your consent.

**Severability**

If any provision of these Terms is held by a court or arbitrator of competent jurisdiction to be invalid or unenforceable, that provision shall be deemed severed from these Terms. The remaining provisions shall remain in full force and effect, unless the severance renders these Terms incapable of achieving their essential purpose.

**Notices**

Plutu may provide notices to you via email or postal mail using the contact information you have provided, including at the time of Account registration or when submitting an application or order for a Product or Service. You are solely responsible for ensuring that your contact details remain accurate and up to date and for notifying Plutu promptly of any changes to your contact information.

**Force Majeure**

Plutu shall not be liable for any delay or failure in performance of its obligations under these Terms to the extent such delay or failure is caused by circumstances beyond its reasonable control. In such cases, the time for performance shall be extended for a period reasonably necessary to accommodate the delay.

**Interpretation**

In these Terms:

- (a) references to “Terms” refer to the Terms of Service as a whole;
- (b) headings are for convenience only and shall not affect interpretation;
- (c) words in the singular include the plural, and vice versa;
- (d) “person” includes an individual, corporation, or other legal entity;
- (e) “including” or “includes” shall be interpreted as “including without limitation”;
- (f) “law” includes common law, equity, statutes, and regulations; and

(g) “discretion” refers to sole, absolute, and unfettered discretion unless expressly stated otherwise.

### **Entire Agreement**

These Terms constitute the entire agreement between you and Plutu concerning your Account, your applications and orders for Products and Services, and your use of the Products and Services, superseding any prior or contemporaneous agreements, representations, or communications. These Terms may only be amended in accordance with Section 3. For clarity, your use of the Website is also subject to the applicable Website Terms of Use.

### **Language**

You and Plutu expressly agree that these Terms and all related documents be drafted in the English language.

Les parties conviennent et exigent expressément que ce contrat et tous les documents qui s’y rapportent soient rédigés en anglais.

Subject to applicable law, any non-English translation provided is for convenience only, and the English version shall prevail in the event of any inconsistency or conflict.

### **Testimonials**

Testimonial content used by Plutu is based on individual experiences with Plutu’s products and/or services. To protect privacy, certain identifying customer details may be altered. Testimonials are not intended to represent a guarantee of typical or expected results, as outcomes may vary.

**Contact Information**

If you have questions or comments regarding these Terms, please contact Plutu's Customer Care team at: [info@plutu.ca](mailto:info@plutu.ca)

**Final Acknowledgement**

**IF YOU DO NOT ACCEPT AND AGREE TO THESE TERMS, YOU ARE NOT PERMITTED TO REGISTER FOR AN ACCOUNT OR TO APPLY FOR OR SUBMIT ORDERS FOR ANY PRODUCT OR SERVICE.**