ZABLE MEMBERSHIP TERMS AND CONDITIONS

These terms and conditions (the "**Terms**") explain how Zable Memberships work and what you can expect from us. Please read these terms alongside our Privacy Notice, which explains how we use your personal information when you use our membership services.

1. ABOUT US

Zable Memberships are offered by Comparable Ltd, a company incorporated in England and Wales with company number 10754800, authorised and regulated by the Financial Conduct Authority (Firm reference 1042451), and with its registered office at Telephone House, 69-77 Paul Street, London EC2A 4NW.

Except where these Terms say otherwise, the rights and obligations set out in these Terms apply to you and Comparable Ltd when you use the services included in your membership.

2. WHAT ARE ZABLE MEMBERSHIPS?

Zable Memberships give you access to benefits which aren't available as standalone products.

We offer two membership plan options: **Essentials** (£3 per month including VAT) and **Premium** (£10 per month including VAT).

With an Essentials Membership, you get:

(a) Daily credit alerts from Lendable Ltd; and
(b) 20% off all Zable Mobile plans (applied automatically).

With a Premium Membership, you get:

(c) All products and services available under the Essentials Membership;
(d) Device insurance from Likewize covering mobile phones and devices; and
(e) Custom credit card designs.

3. WHO IS ELIGIBLE FOR ZABLE SUBSCRIPTIONS?

To get either an Essentials or a Premium Membership, you need to:

(a) be a Zable credit card holder (other than a digital-only card or Thimbl card);
(b) be 18 or over; and
(c) be a UK resident.

You must keep your Zable credit card account open and in good standing to keep your membership active. Only you can use the membership benefits - they're personal to your Zable account and are not transferable.

If your account status changes and you no longer meet the above requirements, we may pause or cancel your membership in line with these Terms.

In addition, you are NOT eligible for any membership plan if you:

(a) have a digital Zable credit card or Thimbl credit card;

(b) are behind on payments (in arrears - including default or insolvency) on your Zable credit card;
(c) are on a payment plan or your account is on hold;
(d) you've been in persistent debt for more than 36 months; or
(e) you have a pending default on your Zable account.

4. DAILY CREDIT ALERTS FOR ALL MEMBERSHIP CUSTOMERS

As part of your membership, you will be automatically enrolled to receive credit alerts from Lendable Ltd through its partnership with Equifax Limited. If, however, Lendable Ltd is unable to enrol you for credit alerts, you will be notified and will have the right to cancel your membership and request a refund of your membership fee. We will try to let you know about any enrollment failures within 24 hours but it may take up to 3 business days.

Once enrolled, you will receive notifications from Lendable Ltd by push alert and email when there are certain changes to your credit score or credit report. You can opt out of all credit alerts in the Zable app membership portal if you prefer, which will turn off all alert types and channels.

The credit alerts service is subject to additional terms and conditions, as well as the Lendable Ltd privacy policy.

5. ZABLE MOBILE DISCOUNT FOR ALL MEMBERSHIP CUSTOMERS

All Membership Plan holders automatically receive 20% off Zable Mobile plans (excluding any top-ups). The discount continues to apply as long as you have an active (and not suspended) Membership Plan.

If you're already a Zable Mobile customer, your discount will be applied as of the first billing period following your enrollment in a Membership Plan.

The 20% Membership discount cannot be combined or “stacked” with any other discount, offer or promotional code applied at checkout. Where another discount or promotional code would also apply to your Zable Mobile plan, we will apply whichever gives you the greater discount — either the 20% membership discount or the other discount — and only that single, highest discount will be applied at checkout and at each monthly renewal for as long as it remains valid.

Your Zable Mobile plan will be governed by the Zable Mobile terms and conditions and privacy policy.

6. DEVICE INSURANCE FOR PREMIUM MEMBERSHIP CUSTOMERS

All Premium Membership holders will be automatically enrolled to receive device insurance administered by Likewize and underwritten by Aviva Insurance Limited. Your insurance policy will start the same day you take out a Premium Membership, and will cover accidents and theft of your mobile phone or other eligible devices, with repair and replacement services from Likewize available.

The device insurance offering is subject to additional terms and conditions as set out in your policy documents. We will email you a copy of your policy documents automatically when

you sign up for a Premium Membership. These can also be found in the membership portal in your Zable app.

Comparable Ltd only arranges this insurance and we don't advise whether this insurance suits your needs. Please read the insurance product information document and policy terms carefully.

If you want to make a claim under your insurance policy, you will need to do so directly with Likewize as described in the policy terms.

7. CUSTOM CREDIT CARDS FOR PREMIUM MEMBERSHIP CUSTOMERS

As a Premium member, you can order a customised Zable credit card. Here's what you need to know:

How does the process work?

(a) You will be prompted to design your custom card after you have purchased a Premium Membership. You may also elect to purchase your Premium Membership without a custom card and design your custom card at a later stage.
(b) You will only be able to create one custom card as part of your membership package.
(c) After you have created your design, we will check your design using our AI moderation tool to make sure that any images included meet our guidelines.
(d) If your design is rejected, you will be prompted to create a new design.
(e) Your custom design will go on top of your existing card colour (blue for Standard cards, black for Plus cards).
(f) Some areas of the card are protected and won't change - the Zable logo, Mastercard logo, and chip will stay in their usual places.
(g) Once your design has been approved, we will show you how your custom card will look before you confirm your order.
(h) Once your image has been approved, we will mail you your new credit card via first class mail.
(i) Your old card will continue to work until your new one arrives.
(j) Your custom design will not be visible on virtual cards (including on Apple Pay or Google Pay), only on your physical card.

Selecting your image:

(k) You may upload your own image
(l) If uploading your own image, you must be the owner of the image or have permission from the owner to use it.
(m) If your image includes another person, you must have consent from that person to use it.
(n) Images need to be in portrait format.
(o) Certain images are prohibited and will be rejected. These include, but aren’t limited to, images that show:
    (i) Swear words or offensive language, racial or prejudicial material
    (ii) Sexual content or nudity
    (iii) Political statements or subject-matter (including flags, state symbols, etc)
    (iv) Depiction of drugs, alcohol, tobacco, firearms, weapons or military equipment
    (v) Socially unacceptable or illegal content
    (vi) Any copyrighted content

(vii) Branded or trademarked products, logos or services, including abbreviations, acronyms and symbols of any nature
(viii) Religious content
(ix) Contact information of any kind (such as telephone numbers, email addresses or website URLs)
(x) Content depicting or reproducing any currency
(xi) References reflecting poorly or engendering hostility towards company brands, or references to any bank, building society or monetary institution

By uploading your own image, you agree to grant us a non-exclusive, royalty-free licence to use, copy, and modify your image solely to provide the custom card service. You also agree that we may store your image and share it with third parties to produce your card.

Please note that we will print the image as supplied. We accept no responsibility if you are unhappy with the quality of the image or look of the final card.

If we find out that the image affects the rights of a third party, or isn't suitable for any reason, we reserve the right to cancel the card and may ask you to pay back any costs we incur in this process or in the event a third party brings a claim against us. In this case, we will contact you to issue a standard replacement card or you can choose to have a replacement card with a new custom design.

Image processing and storage may happen in the UK and other locations as required by our service providers. You can request the deletion of your custom card image as set out in our data privacy policy.

Use of your custom credit card is subject to the standard terms and conditions of Lendable Ltd and your credit card agreement.

8. HOW BILLING WORKS

Understanding your membership billing:

(a) Your billing period runs for one calendar month from the date on which you sign up (e.g. if you join on 12 August, your first period runs from 12 August to 11 September);
(b) You pay monthly in advance for each billing period;
(c) Your payment date is the day before your new billing period starts (using the example above, we'd attempt to take payment on 11 September for the billing period starting 12 September);
(d) We number your billing periods starting from Period 0 (your first month).

We'll automatically charge your Zable credit card on your payment date. You cannot pay with other cards or bank accounts. Your Membership fee will show up as a transaction on your Zable credit card and will accrue interest like any other purchase. All our prices include VAT.

What happens if your payment fails:

(a) If there isn't enough available credit on your Zable card, we'll try to take payment every day for 7 days starting the day after the failed payment.
(b) During these 7 days:
    (i) you'll lose access to credit alerts;
    (ii) you won't be able to make a claim under your device insurance policy;
    (iii) your Zable Mobile discount will continue to apply.

(c) If we are able to take payment on any day during the 7 day period, you will regain access to credit alerts and your billing period will restart from the date that payment is successful (so if you pay on 16 September, your new billing period runs 16 September to 15 October).

(d) If we are unable to take payment during the 7 day period, following our last payment attempt we will cancel your membership and you will lose access to all membership benefits immediately thereafter.

9. YOUR RIGHT TO CHANGE YOUR MIND

You can cancel your membership plan within 14 days of signing up. This 14 day period starts from your membership activation date (when we first successfully take payment). To cancel during this period, navigate to "Membership settings" in the Zable app and then press "Cancel Essentials" or “Cancel Premium”, depending on your plan.

If you cancel during this 14 day period and you have not made any claim under your Likewize insurance policy, we will refund your pre-paid membership fees on a pro rata basis. This means we will calculate the number of days remaining in your current billing period and refund you for those unused days. We will retain the portion of the fee that relates to the services you have already used during the billing period.

If, before submitting your cancellation request within the 14 day period, you have made a claim under your Likewize insurance policy and that claim is still ongoing, your membership will remain active until the end of your first billing period. In this case, no refund will be payable, and your claim will continue to be processed in line with your policy terms.

10. CANCELLING YOUR SUBSCRIPTION

You can cancel your membership plan by navigating to "Membership settings" in the Zable app and then pressing "Cancel Essentials" or “Cancel Premium”, depending on your plan.

If you want to cancel after the initial 14 day period, you must cancel by 23:59 the day before your payment date to avoid being charged for the next month of your Membership. For example, if your payment date is 10 September, you must cancel by 23:59 on 9 September to avoid the next charge.

You can keep using your benefits until your current billing period ends, but we won't refund any pre-paid membership fees.

If you have ordered a custom credit card and you cancel your Premium Membership within 3 months of your membership activation date, you agree to pay a cancellation fee of £10 (the "**Custom Card Cancellation Fee**"). We will charge the Custom Card Cancellation Fee to your Zable credit card at the point your cancellation takes effect. The Custom Card Cancellation Fee is payable even where you cancel during the 14-day cooling-off period.

11. WHEN WE MIGHT PAUSE OR CANCEL YOUR SUBSCRIPTION

We may immediately pause or cancel your Membership if:

(a) you no longer meet the eligibility requirements in Section 3 above;

(b) you close your Zable credit card;
(c) you violate these Terms;
(d) we reasonably suspect fraud;
(e) the law requires us to;
(f) we reasonably suspect money laundering, terrorist financing, or sanctions violations; or
(g) any other reason if we give you at least 30 days' notice.

12. OUR LIABILITY

Except as expressly stated in these Terms, we do not give any representations, warranties or undertakings in relation to memberships of any tier.

To the extent permitted by law, we, other members of our group of companies and third parties connected to us hereby expressly exclude our liability under or in connection with these Terms and/or your Essentials Membership whether in contract, tort (including negligence) or otherwise. This does not apply to the types of loss set out below.

Nothing in these Terms of Use shall limit or exclude our liability for:

(a) death or personal injury resulting from our negligence;
(b) fraud or fraudulent misrepresentation; or
(c) any other liability that cannot be excluded or limited by English law.

13. CIRCUMSTANCES BEYOND OUR CONTROL

1. We won't be liable for failing to meet our obligations if it's due to circumstances beyond our reasonable control, including:
    a. natural disasters or extreme weather;
    b. war, terrorism, civil unrest, or government actions;
    c. strikes, labour disputes, or supply chain problems;
    d. telecommunications, internet, or computer system failures;
    e. pandemics, epidemics, or public health emergencies; or
    f. failures by third-party service providers.
2. If these circumstances continue for more than 90 days, either of us can end the membership by giving written notice.

14. COMPLAINTS AND DISPUTES

If you have a complaint about your membership, contact us through the Zable app or at cardscomplaints@zable.co.uk email. In the event that you wish to make a complaint, our commitment is to resolve the matter as soon as possible.

For any complaints about a specific product included in your membership, you should review the relevant terms and conditions for that product for more information on submitting a complaint.

We fall within the remit of the Financial Ombudsman Service and in the unlikely event that we are unable to resolve your complaint to your full satisfaction or within eight weeks of receipt, you can refer the matter to the Financial Ombudsman Service. The Financial Ombudsman Service is a free and independent service that resolves disputes between customers and financial services institutions. You'll need to contact them within six months of

our final response letter. You can contact the Financial Ombudsman Service using the details below.

(a) Email: complaint.info@financial-ombudsman.org.uk;
(b) Telephone: 0800 023 4567 or 0300 123 9123;
(c) Online form: https://www.financial-ombudsman.org.uk/make-complaint.

If you wish to refer your complaint directly to the Financial Ombudsman Service before we have had an opportunity to consider it, we will ask them to put the matter on hold to allow us time to review the complaint first.

15. GENERAL LEGAL TERMS

(a) The laws of England and Wales apply to these Terms. If you want to take legal action against us in the courts, only the courts of England and Wales can deal with any matter relating to these Terms.
(b) You can't transfer your membership or any rights under these terms to anyone else.
(c) We may transfer our rights and obligations to another company, provided this doesn't materially affect your rights.
(d) If any part of these terms is found unenforceable, the rest will continue to apply.
(e) If we don't enforce any part of these terms immediately, it doesn't prevent us from enforcing them later.
(f) These terms are the complete agreement between us about membership services and replace all previous agreements and understandings.

16. HOW TO CONTACT US

For questions about your membership, contact us through the Zable app or at cards@zable.co.uk.