

Twig Carbon Offsetting Terms

Effective date: 17th October 2022 The provision of Twig's carbon offsetting services are based on the terms and conditions outlined in this document. By subscribing to our carbon offsetting feature, you confirm that you have read and understand these terms and conditions (the "Terms"). Please read these Terms carefully. If you do not accept these Terms, do not purchase a subscription in our app and do not use our carbon Offsetting service.

These Terms will tell you who we are, how we will provide the service to you, and the responsibilities you and we may bear. Furthermore, the contract lays out how you and we may change or end the contract and what to do in case of a problem. If you think that there is a mistake in these Terms or in case of any questions, please contact us to discuss by emailing support@twigcard.com.

1. What some words mean: So that we can be completely clear, here are some words we use which have specific meanings:

- 1.1. App: The Twig mobile application.
- 1.2. Agreement: These terms & conditions.
- 1.3. Carbon Footprint: The estimated carbon emissions (CO₂eq) that you cause based on your lifestyle choices or that a citizen in a specific region (country) emits, measured in metric tonnes or kilogram per year. The term can also apply to specific products and services on a per-unit basis. The Carbon Footprint may change over time and your latest version will be deemed to be your carbon footprint.
- 1.4. Monthly Carbon Footprint: 1/12 of the carbon footprint of a citizen.
- 1.5. Carbon Credit: The carbon offset credits from our partners' projects that are available for purchase on the app. These may include carbon reduction credits, negative emissions, renewable energy credits, carbon removal credits, and similar assets. The carbon credits that we acquire adhere to and are accredited by internationally acknowledged standards, including, but not limited to, Gold Standard and the Verified Carbon Standard.
- 1.6. Carbon Offsetting: Refers to the process of compensating a specific amount of carbon dioxide (CO₂eq). This process entails the purchase of carbon credits equivalent to a specific (personal, product, or service) carbon footprint. The funds generated were already or will be invested by Twig in respective accredited and verified carbon reduction or removal projects. Find a full list of our partner projects here.
- 1.7. Twig Carbon Offsetting Subscription: The service offered by us. On receipt of each monthly or annual payment from you, we retire carbon credits that we already acquired or purchase and retire new carbon credits equal to your monthly carbon footprint.
- 1.8. Carbon Reduction Projects: Independently accredited entities which are in place to reduce or eliminate carbon emissions. The projects we invest in are verified by the Gold Standard, the United Nations, or the Verified Carbon Standard
- 1.9. Us, We: Means us, Twig Group Ltd..
- 1.10. You: Means you, the person who has signed up to use our carbon offsetting service and offset your annual carbon footprint.

- 1.11. Payment Card: Means either your Twig Visa debit card, or an active debit or credit card in your name with another bank or financial institution, which you provide us with details of when subscribing for the carbon offsetting services.

2. Information about us and how to contact us

- 2.1. We are Twig Group Ltd (trading as Twig) a company registered in England and Wales. Our company registration number is 12685476 and our registered office is at 69 Wilson Street, London, United Kingdom, EC2A 2BB. Our registered VAT number is 378217472.
- 2.2. How to contact us. You can contact us by writing to us at support@twigcard.com, or at 69 Wilson Street, London, EC2A 2BB.
- 2.3. How we may contact you. If we have to contact you, we will do so by telephone or by writing to you at the email address or postal address you provided to us when creating an account via the App.

3. Our contract with you

- 3.1. In order to use the carbon offsetting service, you must register and apply via the App. Please see our Privacy Policy for details of how we use your personal data that you give to us.
- 3.2. You are responsible for keeping your personal details on the App up to date. You can update these at any time via the App, with immediate effect. Please contact us at support@twigcard.com should you need help with updating your details.
- 3.3. Our contract is formed with you, which incorporates these Terms, when you click "Offset now", "Pay now" or a comparable button in the Twig app. Thereafter, these Terms will apply to our relationship with you. You authorise us to take the monthly payment from your payment card according to the conditions of your selected subscription.
- 3.4. You confirm that you are 18 years old or over at the time you subscribe to our Carbon Offsetting services clicking "Offset now", "Pay now" or a comparable button in the Twig app.
- 3.5. Each month, we will use your subscription to offset your monthly carbon footprint by acquiring the equivalent amount of carbon credits.
- 3.6. Once we have received your first payment, we will send you an email acknowledging your payment and confirming your monthly payment schedule. Furthermore, you will gain access to your personal Carbon Offsetting certificate which you can download via the Twig app. We may also send you updates on the progress of the relevant Carbon Reduction Projects.
- 3.7. We reserve the right to accept or refuse your Twig Carbon Offsetting Subscription, in line with the applicable laws.
- 3.8. In some cases, you can calculate your personal carbon footprint in the Twig app for free. The calculation is based on a questionnaire that asks basic questions about your lifestyle choices (e.g., travel, home, diet). While our method is backed by science, the calculation is always only an estimation because we only have a limited amount of information available from you. Therefore, the calculation is made without any guarantee that your calculated Carbon Footprint will correspond to your actual Carbon Footprint in

real life. Same applies to cases where you can not calculate your personal carbon footprint but we use a regional, consumption-based average footprint.

- 3.9. We withhold the right to adjust the calculation method for your Carbon Footprint from time to time to best reflect the conditions that influence it.

4. Payments

- 4.1. The Twig Carbon Offsetting Subscription is a monthly or annual payment plan. If you choose to become a Twig Carbon Offsetting subscriber by clicking “Offset now”, “Pay now” or a similar button in the Twig app, you agree and will be bound to pay the monthly or annual subscription fees according to the carbon offsetting subscription package that you chose.
- 4.2. By signing up to this subscription, you expressly request for the subscription period of the relevant Carbon Offsetting Services to commence from the moment your Twig Carbon Offsetting Subscription is confirmed. From then on, the subsequent payments will recur on a monthly basis on that day. If the payment is not possible on that day, it will be taken the same month as close to that date as possible.
- 4.3. The Twig Carbon Offsetting Subscription fees are non-refundable unless expressly set forth in these Terms.
- 4.4. In the event that discounts are granted by us to you for the first month of your Carbon Offsetting subscription, a minimum subscription period of 3 months may be required.
- 4.5 In the event that discounts are granted by us to you for the first 1 to 3 months of your Carbon Offsetting subscription, a minimum subscription period of up to 8 months may be required.

5. Cancellation

- 5.1. You may cancel your Twig Carbon Offset Subscription by emailing us via support@twigcard.com or directly in the Twig app. The cancellation of this subscription may occur at any time for any or no reason. However, as set out in these Terms, you will still be charged for the month of your subscription term during which you cancelled the subscription.
- 5.2. Please note that deleting the Twig app will not terminate your Carbon Offsetting Subscription. We may terminate your subscription on two week’s prior written notice.
- 5.3. Should your preferred payment method become invalid during your subscription period, or if the charge is refused for any other reason outside of our control, you authorise us to charge any other payment method we have on file in your Twig Account. If all of your payment methods on file are declined, you must provide us with a new eligible payment method within 14 days or your Twig Carbon Offsetting Subscription will be cancelled.

6. Complaints

- 6.1. We value you and our relationship with you. In the unlikely event that you have any complaints about how we have dealt with you and/or your account, then please contact us at support@twigcard.com and we will take every effort to resolve the matter for you.

7. General Legal Matters

- 7.1. Entire agreement: These Terms describe the entire agreement between us and you regarding the Carbon Offsetting Service, and supersede and extinguish any prior understandings or agreements.
- 7.2. Changes to these Terms: We may need to change these Terms from time to time. Changes to the Terms will be posted on our website and updated on our App. We will notify you of any material changes to our Terms by sending you an email with details of the change or notifying you of a change next time you log into your account following a change to these Terms. Changes to the Terms of use will be effective immediately.
- 7.3. Transfer of rights and obligations: We shall be entitled to transfer our rights and/or obligations under these Terms to another party. Any such transfer will not reduce your rights under these Terms. You may not transfer any of your rights or obligations under these Terms without our written consent.
- 7.4. Waiver and severability: If either you or we ignore any breach of these Terms, it does not mean that any further breach cannot be enforced. Similarly, if any part of these Terms turns out to be invalid or unenforceable for some reason, then it will be replaced with a provision which, as far as possible, achieves the same purpose as the original, and the remainder of the Terms will still be binding.
- 7.5. Resolving disputes: These Terms of use shall be governed by and interpreted in accordance with English law. If any party wants to take court proceedings in relation to these Terms, they must do so in England.