

Terms of Service

Rules for using mTCG

Last updated: **13 October 2026**

1. Definitions

The terms used in these Terms have the following meanings:

Service: mTCG, available at mtcg.pl and mtcg.app, an online service operated by the Administrator which enables, in particular, comparing prices of TCG products, browsing information about cards and products, and using the Account, Price Alerts, Virtual Collections, Virtual Binders, Shopping Lists, the Card Scanner and other features described in these Terms.

Administrator: Maciej Wojtasik, an entrepreneur conducting business activity under the name MW Software - Maciej Wojtasik, entered in the CEIDG, NIP: 8322102928, REGON: 544100401, ul. Juliana Tuwima 48/11, 90-021 Łódź, operator of the Service, contact: contact@mtcg.app.

User: any person using the Service (whether logged in or not).

Consumer: a User who is a natural person using the Service for a purpose not directly related to their business or professional activity.

User Content: information transmitted, saved or made publicly available by the User through the Service, in particular the User's username and the names of Virtual Collections, Virtual Binders and Shopping Lists.

Account: the User's individual panel, created upon Registration, which enables the use of additional features of the Service (in particular Price Alerts).

Virtual Collection: a feature of the Service enabling a logged-in User to create lists of Products they own, record their purchase prices and track their estimated market value.

Virtual Binder: a feature of the Service enabling a logged-in User to create digital binders, personalise their appearance (e.g. grid size, cover colour) and visually manage cards they own or plan to buy.

Shopping List: a feature of the Service enabling a logged-in User to create lists of Products together with their quantities and to use a tool

which, on the basis of the data available in the Service, presents proposals for splitting the purchase of those Products between Shops.

Card Scanner: a feature of the Service enabling the identification of TCG cards on the basis of a photo taken or uploaded by the User, using image recognition tools.

Registration: the process of creating an Account by providing an e-mail address and a password or by authenticating through an external identity provider (OAuth).

Shop: an external online shop whose offers are presented in the Service.

Product: TCG products (booster packs, booster boxes, starter sets, etc.) available in online shops.

Plan: a variant of access to the features of the Account, the scope of which is set out in the Plan Specification.

Free Plan: a free-of-charge Plan assigned to the Account by default.

Premium Plan: a paid Plan providing access to the features or limits indicated in its Specification.

Subscription: a paid service providing access to a Premium Plan, billed on a recurring basis until it is cancelled or ends.

Billing Period: the period for which the Subscription fee is charged, indicated to the User before the order is placed.

Plan Specification: information concerning a given Plan, in particular its features, limits, price and available Billing Periods, presented to the User in the Service. The Plan Specification presented to the User when concluding the Subscription determines the scope of the purchased service.

Payment Operator: an external provider handling payments for the Premium Plan, indicated to the User during the payment process.

Link: a payment service of the Stripe group through which payment is handled in the Link channel described in clause 8.12. In that channel, Link is the Payment Operator.

Entrepreneur with Consumer Rights: a natural person concluding a contract with the Administrator that is directly related to their business activity, where the content of that contract shows that it is not of a professional nature for that person, arising in particular from the subject of their business activity as disclosed in the Central Register and Information on Economic Activity (CEIDG).

The provisions of these Terms concerning the rights of a Consumer also apply to an Entrepreneur with Consumer Rights to the extent that applicable law grants them such rights.

2. General Provisions

2.1. These Terms set out the rules, conditions and manner of using the Service.

2.2. The Service enables, in particular, comparing prices of TCG (Trading Card Games) products available in various online shops, browsing information concerning products and cards, and using additional features described in these Terms, including features available to Users who have an Account.

2.3. Use of the Service is voluntary and requires acceptance of these Terms.

2.4. Commencing use of the Service constitutes acceptance of these Terms to the extent concerning the features used by the User. A User who does not accept these Terms should stop using the Service. Concluding a paid contract concerning a Premium Plan additionally requires express acceptance of these Terms and of the terms of the specific order presented to the User before it is placed.

2.5. These Terms are available free of charge [on this page](#) in a form that allows them to be downloaded, stored and printed. The current version can also be downloaded as a [PDF file](#).

2.6. Matters not governed by these Terms are subject to the provisions of Polish law, in particular the Polish Civil Code and the Polish Act on Providing Services by Electronic Means, subject to clause 14.1.

2.7. These Terms are available in Polish, English, German, Czech and Slovak. A contract is concluded in the language of the version of the Service in which the User concludes it. The Administrator provides the User with information and confirmations relating to that contract in that language. The original version of these Terms is the Polish version. If the language versions differ from one another, the wording more favourable to the Consumer applies to a Consumer who concluded the contract in a language version other than Polish.

3. Rules for Using the Service

3.1. The User undertakes to use the Service in accordance with the law, good practice and the provisions of these Terms.

3.2. It is prohibited to use the Service in a manner that could:

- Infringe the rights of third parties
- Disrupt the operation of the Service or of IT systems
- Obtain unauthorised access to data
- Introduce viruses or other malicious software
- Copy the content of the Service for commercial purposes without the Administrator's consent
- Share the Account with other persons
- Use usernames (display names), or give names to publicly shared elements of the Service, in particular Virtual Binders, Virtual Collections or Shopping Lists, in a manner that is vulgar, offensive, impersonates other entities, infringes the personal rights of third parties or is unlawful.

3.3. Technical requirements necessary to use the Service:

- A device with internet access (computer, tablet, smartphone)
- A web browser supporting JavaScript and cookies
- An active internet connection
- Access to the device's camera, if the User uses a Card Scanner mode that requires capturing an image directly in the Service

3.4. The Administrator does not guarantee the correct operation of the Service on devices or in environments that do not meet the technical requirements set out in clause 3.3.

3.5. Risks associated with using the Service. Using services provided by electronic means involves the typical risks present on the internet, in particular the possibility of malicious software, attempts to obtain data by deception (phishing), Account takeover or unauthorised access to information. The User should use an up-to-date operating system and browser, protect their access credentials and verify the address of the Service before entering them.

3.6. The Service may store cookies or other technical data necessary for its operation on the User's device. Detailed information about the technologies

used can be found in the Privacy Policy.



4. Conclusion and Termination of the Contract

4.1. Use of the basic features of the Service (browsing prices, comparing offers, browsing price history) that do not require creating an Account is free of charge.

4.2. The contract for the provision of basic services that do not require an Account is concluded when the User starts using the relevant feature of the Service and is terminated when the User stops using it.

4.3. The contract for the provision of Account-related services is concluded upon the successful completion of Registration and is concluded for an indefinite period.

4.3a. Creating and maintaining an Account does not require the purchase of a Premium Plan. By default, the Account is maintained on the Free Plan.

4.3b. A User who has an Account may voluntarily conclude an additional paid contract concerning a Premium Plan.

4.3c. Immediately before placing an order concerning a Premium Plan, the User receives, in a clear and prominent manner, information covering in particular the selected Plan, its main features and limits, the gross price, the Billing Period, the rules for automatic renewal of the Subscription and the manner of cancelling it.

4.3d. A paid order is placed by means of a button or an equivalent function unambiguously indicating that the order entails an obligation to pay.

4.3e. The contract concerning a Premium Plan is concluded when the Administrator confirms acceptance of the order after the required payment has been successfully made.

4.3f. After the contract is concluded, the Administrator provides the User with confirmation of its conclusion on a durable medium, in particular to the e-mail address assigned to the Account, before the provision of the paid service begins.

4.4. The User may terminate the contract concerning the Account at any time and without giving reasons by using the Account deletion function available in the Account settings.

4.5. A User who is a Consumer may withdraw from the contract concerning the Account within 14 days of the date of its conclusion, without giving reasons, by sending the Administrator an unequivocal statement to the e-mail address contact@mtcg.app. To meet the deadline, it is sufficient to send the statement before it expires. The Consumer may use the model statement set out in Annex 1 to these Terms, but this is not mandatory.

4.6. The Administrator may temporarily restrict access to the Account or terminate the contract in the event of a material or repeated breach of these Terms, the law, the security of the Service or the rights of third parties.

Where the nature of the breach and the circumstances of the case so permit, the Administrator may, before applying a restriction, inform the User of the breach identified and allow the User to remedy it. The Administrator may take action without prior notice where this is justified by the nature or scale of the breach, in particular in the case of unlawful User Content, a serious threat to the security of the Service or of other persons, an attempted fraud, automated abuse of the Service, or an obligation arising from the law or from a decision of a competent authority.

4.7. Notice of a restriction of access to the Account or of termination of the contract states the reason for the decision and how it can be challenged, unless providing such information is not permitted by law.

5. User Account and Security

5.1. Registration. The User may create an Account free of charge. By default, the Account is maintained on the Free Plan. Purchasing a Premium Plan is voluntary and is not a condition for creating or maintaining an Account. Registration requires providing an e-mail address and setting a password or using an external identity provider. By registering, the User declares that they are at least 16 years of age or are acting with the knowledge and consent of a parent or legal guardian.

5.2. Login methods. The Account can be accessed using:

- An e-mail address and password
- Accounts with external services (Google, Discord)

- Passkeys, confirmed using the device's screen lock method, e.g. biometrics or a PIN code

5.3. Account security. The User is obliged to protect the access credentials to the Account. The use of strong, unique passwords and the activation of two-step verification (2FA) in the Account settings are recommended.

Recovering access

5.4. If the User loses their password, they can reset it using a link sent to the e-mail address associated with the Account.

5.5. Deleting the Account. The User may delete the Account at any time using the option available in the Settings panel.

Deleting the Account is permanent and results in the loss of access to the Collections, Binders, Shopping Lists, Price Alerts and other user data associated with it. Personal data are deleted or anonymised in accordance with the rules and time limits described in the Privacy Policy, except for data whose further retention is required by law or necessary for the establishment, exercise or defence of claims.

If a Premium Plan Subscription is active at the time the Account is deleted, it is ended and access to the Premium Plan expires upon deletion of the Account. Before confirming the deletion of the Account, the User is informed of this consequence.

Voluntary deletion of the Account before the end of a paid Billing Period does not in itself give rise to a right to a refund of the unused portion of the fee, without prejudice to rights arising from mandatory provisions of law.

A User who wishes to retain access to the Premium Plan until the end of the paid Billing Period may first cancel further renewal of the Subscription and delete the Account after that period has ended.

5.6. Username (Display Name). When public features are used (e.g. sharing Binders), the User's username is visible in the Service. If the name breaches these Terms (in particular clause 3.2), the Administrator may hide it, change it or temporarily restrict the public features of the Account. The rules described in clause 6 (User Content and moderation) apply to these decisions.

6. User Content and Moderation

6.1. The User may not transmit or make publicly available through the Service, in particular in usernames and in the names of publicly shared Virtual Binders, Virtual Collections and Shopping Lists, any content that is unlawful, infringes the rights of third parties, or is offensive, vulgar, discriminatory, misleading or a threat to the security of the Service or of other persons.

6.2. Potentially unlawful content may be reported electronically, using the contact form available in the Service or by e-mail to contact@mtcg.app. A report should contain a statement of reasons, a precise indication of the reported content or its address, the contact details of the person submitting the report and a statement that the report is made in good faith.

6.3. The Administrator handles reports in a timely, objective and non-arbitrary manner. Depending on the circumstances, the Administrator may restrict the visibility of content, remove content, change its name, temporarily restrict the functionality of the Account or block the Account.

6.4. A User whose content or Account has been made subject to a restriction receives information on the type of and reason for the decision and on the available means of challenging it, unless providing such information would be prohibited by law or could endanger the security of the Service or of other persons.

6.5. If a report contains the electronic contact details of the person submitting it, the Administrator confirms receipt of the report without undue delay. After handling the report, the Administrator informs the person who submitted it of the decision taken and of the available means of challenging it.

6.6. The User may challenge a decision concerning their User Content or Account by sending a message to contact@mtcg.app. The Administrator considers the appeal without undue delay, objectively and taking into account the information provided by the User.

6.7. The Administrator may use automated tools to assist in detecting spam, abuse and security threats. Decisions to remove User Content, to restrict functionality for an extended period or to close an Account are not taken solely by automated means and are subject to human review.

7. Features of the Service

7.1. Price comparison

- The Service presents currently available offers of TCG products from various online shops.
- Price information is retrieved automatically from external sources.
- The final price and availability should always be verified directly in the shop.

7.2. Price Alerts

- A User who has an Account may create Price Alerts concerning changes in the prices of Products, subject to the features and limits arising from their Plan.
- Alerts may be delivered through the channels available for the given Plan in accordance with the current Plan Specification.
- Use of an external notification channel is voluntary and requires the User to configure it. In that case, the information necessary to deliver the Alert is transferred to the operator of the selected channel in accordance with the Privacy Policy.
- Where the Plan Specification provides for priority handling of Alerts during periods of increased load on the Service, priority means precedence in the handling of notifications and does not constitute a guarantee that an Alert will be delivered within a specific time.

Rules for using the Discord channel

- Where the Plan Specification allows Alerts to be used via a Discord webhook, this feature is intended for the personal use of the Account holder.
- Sharing the channel or the Alerts in a manner that enables their systematic use by other persons, groups or communities is not permitted.
- In order to prevent such abuse, the Administrator may analyse technical information concerning the use of links contained in Alerts, in accordance with the Privacy Policy.
- If a breach of the personal use rules is found, the Administrator may temporarily restrict use of the Discord channel and, in the case of serious or repeated breaches, disable the ability to use this feature for a fixed or indefinite period.

- The type and duration of the restriction are determined taking into account, in particular, the nature, scale and recurrence of the breach and the history of previous breaches associated with the Account.
- The restriction may include, in particular, suspending the sending of Alerts via Discord or preventing changes to the channel configuration while the restriction is in force.
- Decisions on restrictions are not taken solely by automated means. The User is informed of the reason for and scope of the restriction and may challenge the decision by contacting the Administrator.

7.3. Price history charts

- The Service presents historical changes in product prices.
- The charts serve informational purposes and do not constitute purchasing advice.

7.4. Links to shops (Affiliate)

- Clicking a link redirects to the shop's website, where a purchase can be made.
- The Administrator may receive a commission on purchases made by Users. This does not affect the price of the product for the User.

7.5. Virtual Collections (feature for logged-in Users)

- The User may create Virtual Collections by adding products and purchase price information to them.
- The Service automatically calculates the estimated value of a collection on the basis of the current lowest market prices available in the Service.
- The User can generate a public link to their collection in order to share a preview of it with third parties. This feature is disabled by default and must be activated by the User.

7.6. Virtual Binders (feature for logged-in Users)

- The User may create digital counterparts of physical card binders (Virtual Binders), customising their layout (e.g. 3x3, 4x4) and colours.
- Cards can be assigned to Virtual Binders as owned or planned (the "wantlist" feature).
- As with Collections, the User can generate a public link in order to show their Virtual Binder to third parties.
- The User may link a Virtual Binder to one of their Virtual Collections, where the Service provides this option.

- The link may operate in one of the synchronisation modes available in the Service. Depending on the selected mode, changes made in the Binder or the Collection may automatically cause the corresponding cards to be added, removed or have their status changed in the other linked element.
- Before a given synchronisation mode is enabled, the Service informs the User of its main consequences.
- Automatic synchronisation does not cause changes to a Virtual Collection that is in read-only mode as a result of exceeding the limits applicable to the Plan.
- When unlinking a Binder from a Collection, the User may choose whether the items added to the Collection as a result of synchronisation are to remain in it or be removed. Removal of these items is irreversible; before it is carried out, the Service informs the User of the consequences of the operation.

7.7. Card Scanner

- The Service may provide a feature enabling the identification of TCG cards on the basis of an image uploaded by the User or captured using a supported device.
- The Scanner analyses the image and presents the most likely matches from the database. The results are of an auxiliary nature and may require independent verification by the User.
- Use of the Scanner may be subject to limits arising from the Plan Specification.
- The rules for processing images and other data related to the use of the Scanner are described in the Privacy Policy.
- A User who enables the “Scan photos” option grants mTCG a non-exclusive, royalty-free licence to use the card images provided to the extent necessary for the operation, development, training, testing and evaluation of the effectiveness of the Scanner, including to record, reproduce, process and modify them and to create technical data and models on their basis.

7.8. Plan limits and fair use rules

- Individual features of the Service may be subject to limits depending on the Plan. The current limits are indicated in the Plan Specification and may be presented in the interface of the Service.
- A reduction of a limit resulting from the expiry or downgrade of a Plan does not result in the automatic deletion of the User’s previously saved data.

- Virtual Collections, Virtual Binders and Shopping Lists exceeding the limit of the new Plan switch to read-only mode. The User retains the ability to view and delete them. In the case of Virtual Collections and Virtual Binders, the User also retains the ability to export data on the terms set out in clause 7.11. The functions for adding or editing their content are restricted until the limit applicable to the Plan is met again. In the case of Shopping Lists, read-only mode means in particular that the List cannot be edited and that purchase proposal calculations cannot be run again for it.
- Price Alerts exceeding the limit of the new Plan are paused. A paused Alert remains saved in the Account but is not executed and does not trigger notifications.
- If the number of Collections, Binders, Shopping Lists or active Alerts exceeds the Plan limit, the User may indicate which elements are to remain active up to the limit to which they are entitled. If no choice is made, the Service may make the selection automatically in accordance with the technical rules applied at the time.
- An increase in the limit makes it possible to reactivate the corresponding number of previously restricted elements.
- Irrespective of the limits arising from Plans, the Administrator may apply proportionate technical mechanisms to protect the stability and security of the Service and to counteract automation, bots, attempts to circumvent restrictions or the generation of excessive requests.

7.9. Card previews and estimated market values

- The Service enables browsing lists of cards belonging to selected TCG sets and presents their estimated market values.
- The estimated market value of a card is determined automatically on the basis of publicly available sales offers and is purely informational.
- The data presented do not constitute an offer to sell, a proposal to buy back, a valuation report or investment advice.
- The Administrator does not guarantee the completeness of the card database or the full conformity of the information presented with the current market situation.

7.10. Booster Simulator

- The Service may enable the User to run virtual simulations of opening selected TCG booster packs.

- The result of each simulation is generated randomly on the basis of the data available to the Service concerning the frequency of occurrence of individual cards or their categories (“pull rates”).
- The simulation is purely informational and for entertainment, and serves to illustrate the possible contents of a product and the statistical nature of opening it.
- The cards presented as a result of a simulation are purely virtual. The User does not acquire ownership of the cards presented or any right to receive their physical or digital counterparts.
- The result of a simulation does not constitute a win, a prize or any benefit owed to the User and cannot be exchanged in the Service for money, products, services or other benefits.
- The result of a specific simulation does not constitute a guarantee of the contents of an actual booster pack or of obtaining a particular card, type of card or value of cards when purchasing or opening an actual product.
- Use of the Booster Simulator may be subject to technical limits, including limits that differ depending on whether the User is using an Account. The current limits are presented to the User in the Service.
- The User may generate a link enabling the result of a specific simulation to be shared with third parties, including information about the cards presented in the given virtual opening. Sharing the result does not grant the User or any third party any rights to the cards presented or any other benefits.
- The Administrator may present summaries of simulation results in the Service, for example a summary of the best virtual openings of a given day, together with the cards presented in the given opening and their estimated value. Such summaries do not contain data identifying the User, the Account name or a link to the result of a specific simulation, and the inclusion of a result in them does not constitute sharing within the meaning of the preceding point.

7.11. Data import and export

- The Service may enable importing and exporting data of Virtual Collections and Virtual Binders in CSV format under Plans whose Plan Specification provides for this feature.
- Irrespective of the scope of features available in the current Plan, the User retains the ability to export their data from a Collection or Binder that has been moved to read-only mode as a result of a Plan downgrade.

- The exported information may include the current valuations available in the Service together with the date on which they were determined. Valuations are informational, and the provisions of these Terms concerning price data and estimated values apply to them accordingly.
- The Service may apply technical restrictions to imported files. The current requirements are presented to the User when using the feature.
- The data import and export function is a feature of the Service and does not replace or limit rights concerning personal data arising from applicable law.

7.12. Shopping Lists

- A logged-in User may create Shopping Lists consisting of Products available in the Service's catalogue and indicate the quantity of individual Products.
- At the User's request, the Service may analyse the available data on Shops' offers and present one or more proposals for splitting the Products on the Shopping List between Shops.
- When calculations are performed, the User may use filters and other settings provided in the Service, in particular those concerning offer conditions, warnings concerning Shops, available payment methods and the maximum number of Shops included in a proposal.
- The result of the calculations is purely informational. The Service does not place orders on behalf of the User, does not make purchases, does not reserve Products and does not become a party to the contract concluded between the User and the Shop.
- The User may generate a public link enabling third parties to view the Shopping List and the calculation result shared for it.
- A generated public link to a Shopping List remains active until the Shopping List is deleted. The public link cannot be revoked separately without deleting the List. Information about this consequence is presented to the User when sharing the List.
- Where the Service provides this option, a logged-in User may create their own Shopping List with the same items and filter settings as another User's public List, subject to the limits applicable to their Plan.
- The Service may enable Products resulting from a selected purchase proposal to be saved in the User's Virtual Collection. This operation does not constitute a purchase. The price data saved in the Collection are determined on the basis of the data available in the Service at the time the

operation is performed and do not constitute confirmation of the price actually paid by the User.

8. Premium Plans, Payments and Subscriptions

8.1. Premium Plans and Plan Specifications. The Service may offer paid Premium Plans that differ in the scope of features, limits, price or other terms of use. The currently available Premium Plans, their prices, features, limits and available Billing Periods are presented to the User in the Specifications of the individual Plans. The price presented to a Consumer is a gross price. Before concluding a Subscription, the User receives the Specification of the selected Plan and the terms of the specific order. The Plan Specification presented to the User when concluding the Subscription determines the scope of the purchased service. Publication of a new version of a Plan Specification does not automatically change the terms of a previously concluded Subscription.

8.2. Automatic renewal of the Subscription. The Subscription is concluded for the Billing Period indicated at the time of purchase and renews automatically for successive Billing Periods until it is cancelled or ends. Before placing an order, the User receives information about the price, the length of the Billing Period and the automatic nature of the renewal. This information is also recorded in the confirmation of the conclusion of the contract provided to the User.

8.3. Payments. Payments for Premium Plans are handled by the external Payment Operator indicated to the User during the payment process. The currently available payment methods are presented when the order is placed. Where payment instrument details are entered directly in the Payment Operator's solution, the Administrator does not receive or store the full payment card number or its security code. To the extent agreed at the time of purchase, the payment method may be used by the Payment Operator to process subsequent automatic renewals of the Subscription. For orders handled in the Link channel, clause 8.12 also applies.

8.4. Cancelling the Subscription. The User may at any time cancel further automatic renewal of the Subscription using the function available in the Account settings or another function provided by the Administrator for this purpose. Cancellation switches off the next automatic renewal of the

Subscription. Unless otherwise indicated at the time of cancellation in accordance with applicable law, the Premium Plan remains active until the end of the current paid Billing Period. Cancelling the next renewal does not in itself result in a refund of part of the fee for a Billing Period that has already begun. The above provisions do not limit the User's mandatory statutory rights, in particular rights relating to withdrawal from the contract, complaints or lack of conformity of a digital service with the contract.

8.5. Changing the Plan. The User may change the Plan or the Billing Period where the Service provides this option. A change that increases the scope of the Plan may take effect immediately, taking into account the settlement of the fee previously paid. A change that reduces the scope of the Plan as a rule takes effect at the end of the current paid Billing Period. Before confirming a paid change, the User receives information about the new Plan, the date on which it takes effect and the amount payable in connection with the change. After a Plan downgrade, the rules set out in clause 7.8 apply to data exceeding the new limits.

8.6. Failed payment. If payment for a renewal of the Subscription fails, the Administrator or the Payment Operator may retry collecting the amount due and inform the User of the need to update the payment method. The Administrator may maintain access to the Premium Plan for an additional period despite the failed payment. If the amount due is not paid, the Premium Plan may be ended and the Account moved to the Free Plan. A change of Plan due to non-payment does not result in the automatic deletion of the User's data. Clause 7.8 applies to elements exceeding the limits of the new Plan.

8.7. Right to withdraw from the contract concerning a Premium Plan. A Consumer may withdraw from the contract concerning a Premium Plan within 14 days of the date of its conclusion, without giving reasons. If the Consumer wishes to start using the Premium Plan before the withdrawal period expires, before the provision of the service begins they make an express request for the provision of the service to begin before that period expires and acknowledge the information concerning the loss of the right of withdrawal once the service has been fully performed by the Administrator. If the Consumer withdraws from the contract after the provision of the service has begun at their express request, they are obliged to pay for the services provided up to the moment of withdrawal. The amount due to the Administrator is calculated in proportion to the extent of the service provided, taking into account the agreed price. The statement of withdrawal may be sent to the e-mail address contact@mtcg.app or by means of the contact form provided by the Administrator. The statement of withdrawal

may also be submitted using the “Withdraw from contract” function in the Account settings. The Consumer may use the model withdrawal form set out in Annex 1 to these Terms, but this is not mandatory. Withdrawal from the contract is an act separate from cancelling further automatic renewal of the Subscription. The provisions of this clause apply accordingly to an Entrepreneur with Consumer Rights to the extent provided for by applicable law. In the Link channel, the right of withdrawal may also be exercised as described in clause 8.12.

8.8. Change of the price or other material terms of an existing Subscription. The Administrator may change the offer and the prices available for new Subscriptions. A change of the price or other material terms of an already concluded Subscription which, under applicable law, requires the User’s express consent takes place only after such consent has been obtained. The User’s failure to respond to a proposal of new terms is not treated as acceptance of them. The Administrator will not charge a fee at a new price requiring the User’s consent if the User has not given that consent. Together with the proposed change, the User receives information about its consequences and about the rules that apply if the change is not accepted.

8.9. Free access to a Premium Plan. The Administrator may temporarily grant access to a Premium Plan free of charge, in particular as part of a promotion, a collaboration or an individual entitlement. The detailed terms of such access, in particular its duration and the rules for its termination, are communicated to the User when it is granted.

8.10. Payment confirmations and invoices. After a successful payment, the User receives an appropriate confirmation of the transaction. The User may ask the Administrator to issue an invoice by providing the details necessary for issuing it. Invoices and other accounting documents are issued and retained in accordance with applicable law. In the Link channel, confirmations of the transaction, receipts and invoices are sent through Link, as described in clause 8.12.

8.11. Referral codes. The Administrator may make available, in particular through creators and communities cooperating with the Administrator, referral codes entitling the holder to a discount on the first payment for a Subscription. The amount of the discount is indicated to the User before the order is placed. A referral code may be used only by a User who has not previously concluded any Subscription on their Account, including one that has already ended; a Premium Plan granted free of charge under clause 8.9 does not exclude this. The discount applies only to the first payment for a

Subscription with a monthly Billing Period. Subsequent payments and Subscriptions with an annual Billing Period are charged at the standard price of the Premium Plan. Only one referral code may be applied to a single order, and a code entered when placing the order takes precedence over a code stored after entering the Service via a referral link. A referral code cannot be combined with other promotions or discounts. The Administrator may at any time stop honouring a given referral code, which does not affect Subscriptions previously concluded using it. In the event of withdrawal from the contract under clause 8.7 or a refund of a payment, the basis for settlement is the amount actually paid by the User, after taking the discount into account.

8.12. Plan offer and payment channels. The Premium Plans on offer, their prices and the currency in which prices are shown may differ depending on the version of the Service in which the User places the order, in particular its address and language version. The current offer of each version of the Service, with its prices, is set out in the Plan Specification. A Premium Plan is assigned to the Account, and the User may use it in every version of the Service to the extent of the features available in that version. The prices stated in the Plan Specification are gross prices, that is, they include value added tax or an equivalent tax where it applies.

Before paying, the User selects the country of their billing address. Depending on that country and on the country determined from the User's IP address, the order is handled in one of the two payment channels described below. In the Link channel, information that the payment is handled by Link is displayed before the order is placed. Some countries are not served. If the selected country is not served, the Premium Plan cannot be ordered.

a) **Direct channel.** If both the selected country and the country determined from the IP address are Member States of the European Union, payment is processed by Stripe as the Payment Operator for the Administrator. The Administrator issues an invoice on request in accordance with clause 8.10.

b) **Link channel.** In all other cases, the order is handled through the Stripe Managed Payments service. Payment is handled by Link, which is the Payment Operator in this channel. The transaction is handled on behalf of the Administrator by Sold through Link, LLC ("SMP"), a company in the Stripe group. SMP acts as merchant of record, which means that SMP handles the transaction with the User: SMP charges the User, settles the payment and sends receipts and invoices. To the extent covered by the Stripe Managed Payments service, SMP also calculates and remits the indirect taxes, such as value added tax, that apply in the User's country. On the User's bank

statement, the charge appears under a name beginning with “LINK.COM”. The Administrator remains responsible for providing the Premium Plan and the Service in accordance with these Terms. The terms of Link presented in the payment process apply to the payment, the receipts and the Link account.

In the Link channel, the payment form may show the amount in the User’s local currency. In that case, Stripe converts the price at its exchange rate, and the amount shown includes Stripe’s currency conversion fee. Renewals of the Subscription are charged in the same local currency. Stripe converts the price again at the exchange rate that applies when each renewal is charged, so the amount of a renewal in the local currency may differ from the previous amount. The price of the Premium Plan remains the price stated in the Plan Specification.

In the Link channel, the Consumer may exercise the right of withdrawal described in clause 8.7 either towards the Administrator, in the ways described in that clause, or through Link customer support. The model withdrawal form in Annex 1 may be used in both channels. In the Link channel, refunds are paid out through Link to the payment method used, in accordance with mandatory law and the applicable terms.

In the Link channel, the User may cancel further renewal of the Subscription as described in clause 8.4 or in their Link account. Deleting the Link account also cancels the Subscription purchased in that channel. Cancelling further renewal is an act separate from withdrawal from the contract.

A User who already holds a Premium Plan cannot at the same time order a Premium Plan offered in another version of the Service. Switching to a Premium Plan offered in another version of the Service requires cancelling the current Subscription and placing a new order after the paid Billing Period ends.

Clauses 8.4 to 8.6 and 8.8 apply in both channels. In the Link channel, the activities of the Payment Operator described in those clauses are performed by Link. This clause does not limit the Consumer’s mandatory statutory rights.

9. Liability

9.1. The Administrator is not a party to transactions between the User and an online shop and is not liable for:

- The fulfilment of orders by shops
- The quality, condition and conformity of products with their specification
- Delivery times and shipping costs
- The handling of complaints and returns in shops

9.2. The Administrator exercises due diligence to ensure that the information presented in the Service is reliable and up to date. Owing to the automated manner in which data are retrieved and their origin in external sources, errors, omissions or delays in updating prices and availability may occur. The Administrator is not liable for discrepancies resulting solely from incorrect or outdated information made available by a Shop which, despite exercising due diligence, the Administrator could not have detected earlier. The above rules apply accordingly to the data used in calculating purchase proposals for Shopping Lists.

9.3. The User is obliged to protect the access credentials to the Account and not to disclose them to third parties. The Administrator is not liable for the consequences of the use of the Account by a third party to the extent that such use occurred for reasons attributable to the User.

9.4. The Administrator exercises due diligence to ensure the correct operation of the Service. The Service may be temporarily unavailable, in particular in connection with technical work, updates, failures, the actions of external providers or events beyond the Administrator's reasonable control.

9.5. Estimated valuations of Collections and Binders:

- The value of Virtual Collections and Binders is calculated automatically on the basis of publicly available offers and is purely an estimate.
- The valuation presented does not constitute an offer to buy back products or a valuation report.
- Statistics concerning growth in value (so-called gains/losses) are historical and illustrative. They do not constitute investment advice or a financial recommendation.

9.6. How the Card Scanner works:

- The Card Scanner is a tool based on automated algorithms and computer vision systems. Its results are purely auxiliary and indicative.
- The Administrator does not guarantee one hundred per cent identification accuracy, in particular in distinguishing fine details such as print variants (e.g. edition, Holo version, Reverse Holo, misprints) or the actual condition of the card (Condition).
- The User should independently verify the result returned by the Scanner before making any trading, selling or purchasing decision on its basis.

9.7. Public sharing of Virtual Binders, Collections and Shopping Lists:

The User is responsible for the User Content they make publicly available in the Service. If User Content infringes the law or the rules set out in clause 6.1 of these Terms, the Administrator may restrict its visibility, change its name or remove it in accordance with the procedure described in clause 6.

10. Price Data, Ranking and Safety

10.1. Data source. Information about product prices and availability comes from publicly available shop websites.

10.2. Timeliness of data. We make every effort to keep the data up to date; however, owing to technical constraints (periodic refreshing), there may be delays between a price change in a shop and its appearance in the Service.

10.3. The prices presented may not include:

- Shipping costs (unless expressly stated otherwise)
- Payment fees (e.g. PayPal fees, cash on delivery)
- Promotions requiring discount codes (unless stated otherwise)
- Customs and import duties (for purchases from outside the EU)

10.4. Binding price. In the event of a price discrepancy, **the amount shown in the destination shop's basket at the time the order is**

finalised is always binding. The role of the Service ends when the User is redirected to the shop's website.

10.5. Product availability is indicative information. Actual availability should be verified in the shop before purchase.

10.5a. Offers with additional purchase conditions. The lowest price presented on a product page concerns offers that do not require any additional purchase conditions to be met and that concern a product available for immediate dispatch. Offers for which the Shop makes the sale conditional on additional conditions (e.g. verification of player activity, prior reservation or personal collection), and offers of products that the Shop orders in only after an order has been placed, are presented in the list of offers with an appropriate label.

10.6. Ranking of offers. The main parameter determining the order of organic offers is the price of the product excluding delivery costs; price carries the greatest weight in the ranking.

- Offers which, according to the Service's data, are available may be presented before unavailable or archived offers.
 - The Service may present clearly labelled featured offers from Shops with which the Administrator has a commercial or affiliate relationship. Commercial cooperation may affect the featuring or position of such an offer. Featured offers are labelled in a way that allows the User to recognise their commercial nature, e.g. with the label "Sponsored".
 - Commercial cooperation does not change the sorting criterion for the other organic offers. For offers with the same or a similar price, auxiliary weight may be given in particular to the availability of the offer, the timeliness of the data and information about payment methods providing buyer protection.
 - The User may change the sorting criterion themselves where the Service provides this option for the list of offers.
-

10.6a. Purchase proposals for Shopping Lists. The Service may present the User with automatically calculated proposals for splitting the Products on a Shopping List between Shops.

In determining the organic proposal, the following carry the main weight, in this order:

1. covering as many of the items on the Shopping List as possible in the proposal;

2. for the same level of coverage, the lowest possible estimated total cost of purchasing the Products covered by the proposal, taking into account data on prices, discount codes supported by the Service and delivery costs;
3. for the same level of coverage and the same estimated cost, a smaller number of Shops;
4. in the event of a further tie, additional auxiliary parameters, in particular the status of the Shop's commercial cooperation and information concerning buyer protection, followed by other objective ordering criteria applied by the Service.

In order to ensure adequate performance, the Service may limit the set of Shops and combinations analysed. For this reason, the proposal presented is the result of an optimising mechanism and does not constitute a guarantee of finding the mathematically cheapest possible combination of all offers available on the market.

Shops that have a partnership, affiliate or other commercial relationship with the Administrator may be included in the set of Shops analysed by the mechanism irrespective of the technical preselection rules applied to other Shops. The fact of commercial cooperation alone does not result in a more favourable price being applied when calculating the organic purchase proposal; it may, however, serve as an auxiliary tie-breaking criterion where results are equivalent according to parameters of greater weight.

The Service may additionally present a clearly labelled sponsored proposal whose construction takes into account the preferential use of Shops that have a commercial relationship with the Administrator. The sponsored proposal is presented separately from the organic proposal and does not replace the proposal determined in accordance with the rules described above.

A sponsored proposal may be presented only if it meets the conditions presented to the User in the Service, including a specified maximum level of difference between its estimated cost and the organic proposal. As at the date on which this version of the Terms enters into force, a sponsored proposal is not presented if its estimated cost exceeds that of the organic proposal by more than 10%.

10.7. "Protection" labels.

Any graphic labels such as "Protection" or "Secure payments", or shield icons, displayed next to offers in the Service are purely informational. They are based on general information about payment methods (e.g.

PayPal, chargeback protection) made available by the given Shop at the time the data were indexed. The Service does not verify in real time whether payment gateways are working correctly. The User should in each case confirm the available payment methods directly on the shop's website.

10.7a. Purchase condition labels. Labels concerning purchase conditions (e.g. "For players", "Reservation", "Personal collection", "Made to order") are informational and are determined automatically on the basis of information published by the Shop. The binding terms of sale are set exclusively by the Shop; the User should verify them on the offer page before purchase.

10.7b. Warnings concerning terms of sale. Warnings concerning the rules on cancelling orders, pre-orders, withdrawal from the contract, returns or complaints are informational and are prepared on the basis of publicly available information from the Shop. The Service does not verify Shops' terms and conditions in real time. The warnings do not constitute legal advice or an assessment of whether the Shop's practices comply with the law; the User should verify the current terms directly with the Shop before purchase.

10.8. Discount codes.

The discount codes presented may be subject to restrictions imposed by the Shop (e.g. a minimum basket value, brand exclusions, an expiry date) which the Service was unable to detect. Codes may be out of date or have a changed discount value. The Service does not guarantee that the code presented is the most advantageous offer at a given time.

10.9. Estimated opening value (EV).

For selected factory-sealed collectible products ("sealed products"), the Service may present an "Estimated opening value" indicator ("EV").

EV is a statistical estimate of the market value of a product's contents as at the time of the last data update. The indicator is calculated automatically on the basis of the available data concerning:

- the frequency of occurrence of individual cards ("pull rates"),
- the number and type of booster packs or other items included in the product,
- current market valuations of cards,
- the value of guaranteed promo cards assigned to the product.

EV is purely informational and comparative. It does not constitute a guarantee of the contents or value of a specific product, of its future price

or resale price, a purchase recommendation or investment advice.

The contents of sealed products are random. The actual contents and the value of the cards in a specific copy may be significantly higher or lower than the EV presented.

The EV calculation is conservative. It may not take into account certain card variants, in particular reverse holo, or cards belonging to special subsets. Cards for which no reliable market valuation is available may be included with a value of zero.

The data used to calculate EV come from publicly available external sources. They may change, contain gaps or be made available with a delay. The Administrator exercises due diligence to ensure that the calculations presented are reliable and up to date; however, owing to the statistical and automated nature of the indicator, errors, discrepancies or delays in updating cannot be ruled out.

The “Price / EV” indicator means the ratio of the lowest price of the product presented in the Service to its EV. A lower value of the indicator means a lower price of the product relative to its estimated opening value. The indicator is purely informational and comparative.

The data used to calculate EV are updated regularly. The date of the last update may be presented in the Service. A detailed description of how EV is calculated and of the data sources used may be available on a separate EV methodology page.

10.10. Data and estimates used in Shopping Lists.

- Purchase proposals are calculated automatically on the basis of the data on offers and Shops available in the Service. These data may be updated with a delay relative to changes made directly by the Shop.
- The inclusion of an offer in the calculations does not constitute confirmation that the Shop has a number of units corresponding to the quantity indicated by the User on the Shopping List.
- The Service does not guarantee that all Products indicated in the proposal will be available at the time the order is placed or that the Shop will allow the entire indicated quantity to be purchased.
- When calculating proposals, the Service may use information about discount codes. A code may be out of date, be subject to additional conditions or be applied by the Shop in a manner different from that assumed in the Service’s calculations.
- The delivery cost is determined on the basis of the data available to the Service. If the exact cost is not available, the Service may use a clearly labelled estimated cost.

- The calculations may not take into account, in particular, parcel dimensions, all available delivery methods, the costs of the selected payment method, the Shop's quantity restrictions or promotions not entered into the Service.
- Before making a purchase, the User should verify directly with the Shop the current price, availability, delivery cost, conditions for using discount codes and other terms of sale.
- In the event of discrepancies, the rule set out in clause 10.4 applies: the terms presented by the Shop when the order is placed are binding.
- Where the Service presents historical values of a Shopping List or an assessment of how attractive its current price is, historical values may be calculated according to assumptions different from those of the current purchase proposal, in particular without taking into account discount codes or the filters currently applied. These indicators are purely informational and comparative.

© 11. Intellectual Property

11.1. All rights to the Service, including copyright, database rights and the graphic layout, belong to the Administrator.

11.2. Copying and using the content of the Service (in particular the price database) without the Administrator's consent is prohibited.

11.3. The trade marks of TCG products (Pokémon, Lorcana, Magic: The Gathering, Yu-Gi-Oh!, One Piece, Riftbound, etc.) and shop logos are the property of their respective owners and are used solely for identification purposes.

- **Pokémon TCG:** © The Pokémon Company International, © Nintendo
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- **Magic: The Gathering:** © Wizards of the Coast LLC
- **One Piece Card Game:** © Eiichiro Oda/Shueisha, Toei Animation, © Bandai
- **Naruto Mythos TCG:** © Masashi Kishimoto/Shueisha, © Cicaboom S.r.l.
- **Riftbound:** © Riot Games
- **Cyberpunk TCG:** © CD PROJEKT RED S.A., © WeirdCo

11.4. The use of these marks does not imply any affiliation with or sponsorship by the brand owners.

12. Complaints

12.1. The User has the right to submit complaints concerning the operation of the Service.

12.2. A complaint should contain a description of the problem and an e-mail address for correspondence.

12.3. Complaints may be submitted by e-mail to: contact@mtcg.app

12.4. The Administrator will consider the complaint within 14 calendar days of its receipt.

12.4a. The Administrator confirms receipt of a complaint without undue delay by e-mail, stating the date on which it was received, the subject of the complaint and the User's request, if one has been made. If the Administrator does not accept the complaint in whole or in part, the response states the reasons.

12.5. The response to the complaint is sent to the User at the e-mail address provided in the complaint or assigned to the Account. If a User who is a Consumer does not receive a response within 14 days of the date on which the Administrator received the complaint, the complaint is deemed to have been accepted.

12.6. To the extent that the provisions on the supply of digital content and digital services to consumers, in particular the provisions of the Polish Consumer Rights Act, apply to a given service, the Administrator is liable to the Consumer for the conformity of the service with the contract on the terms set out in those provisions. In the event of a lack of conformity of the service with the contract, the Consumer may demand that it be brought into conformity and, in the cases specified by law, exercise other remedies available to them.

12.7. The Consumer may use out-of-court complaint handling and redress procedures. The entity authorised to conduct out-of-court consumer dispute resolution proceedings that is competent for the Administrator is the Trade Inspection (Inspekcja Handlowa), represented by the Łódź Provincial Inspector of Trade Inspection (Łódzki Wojewódzki Inspektor Inspekcji

Handlowej). Information on authorised entities is published by the President of the Office of Competition and Consumer Protection (UOKiK) at uokik.gov.pl. A Consumer residing in another Member State of the European Union may obtain free assistance in a dispute with the Administrator from the European Consumer Centre of their country. If a dispute is not resolved through the complaint procedure, the Administrator provides the Consumer, on a durable medium, with a statement as to whether the Administrator agrees to take part in out-of-court dispute resolution proceedings. Using out-of-court dispute resolution methods is voluntary and does not exclude the right to pursue claims before a court.

Important distinction

Complaints concerning **purchased products** (quality, delivery, returns) should be addressed directly to the shop where the purchase was made.

13. Changes to the Terms and the Service

13.1. The Administrator may change these Terms or the manner in which the Service is provided for valid reasons, in particular in the event of:

- a change in applicable law, court rulings or decisions of competent authorities;
- the need to ensure the security of the Service, of Users or of the data processed;
- the need to counteract abuse, circumvention of safeguards or use of the Service contrary to its intended purpose;
- the need to remove errors or irregularities;
- the development or modernisation of the Service or its adaptation to technological changes;
- a change in the technologies, infrastructure or service providers used, where it affects the manner in which the Service is provided;
- the need to ensure the compatibility, accessibility or continued correct operation of the Service;
- the introduction or modification of features of the Service, where this results from one of the above reasons.

The scope of a change is limited to what is justified by the reason for making it.

13.2. The Administrator informs Users who have an Account of changes affecting their rights or obligations before those changes enter into force, on a durable medium, in particular by an e-mail sent to the address assigned to the Account. The notice states the date on which the changes enter into force and contains a brief summary of them and the new text of the Terms or a file enabling it to be saved and reproduced.

13.3. A User who does not accept a change to these Terms concerning Account-related services may, before the date on which it enters into force, terminate the contract concerning the Account by deleting the Account, without prejudice to other rights arising from applicable law. If the User does not terminate the contract, the new version of the Terms may bind the User from the indicated date of entry into force to the extent that the change may be made in this way in accordance with applicable law. Not terminating the contract or not responding to a notice of a change to the Terms does not constitute consent to a change of the price or other material terms of a paid Subscription where, under applicable law, such a change requires the User's express consent.

13.4. The following changes may enter into force upon publication or on another date indicated by the Administrator:

- editorial, linguistic or organisational changes that do not alter the rights or obligations of Users;
- changes that are favourable to Users;
- changes consisting in the addition of new, optional features that do not limit the existing ways of using the Service;
- changes necessary to remove errors, counteract abuse or ensure the security of the Service;
- changes required by law, a court ruling or a decision of a competent authority, where the deadline for their introduction does not allow prior notice.

The Administrator informs Users of material changes referred to in this clause without undue delay.

13.5. If a change to a digital service materially and adversely affects the Consumer's access to or use of the Service, the Administrator informs the Consumer reasonably in advance, on a durable medium, of the characteristics and timing of the change and of the Consumer's rights. In that case, the Consumer may terminate the contract without notice within 30 days of the date on which the change was made or on which the Consumer received information about the change, if that information was provided

later. This right does not apply if the Administrator has enabled the Consumer, at no additional cost, to retain the digital service in conformity with the contract in its unchanged form.

13.6. In respect of services that do not require an Account, the new version of the Terms applies to use of the Service commenced after its publication.

14. Final Provisions

14.1. The law applicable to contracts concluded on the basis of these Terms is Polish law. The choice of Polish law does not deprive the Consumer of the protection afforded to them by those provisions of the law of the country of their habitual residence that cannot be derogated from by agreement (Article 6(2) of Regulation (EC) No 593/2008 of the European Parliament and of the Council, "Rome I"). The provisions of these Terms concerning Consumers apply subject to those provisions.

14.2. In the event of disputes, the parties will seek an amicable resolution. Failing agreement, the dispute is resolved by the court having jurisdiction under the applicable provisions. A Consumer domiciled in another Member State of the European Union may bring proceedings against the Administrator either in the courts of that Member State or in the Polish courts, and the Administrator may bring proceedings against such a Consumer in the courts of the Member State in which the Consumer is domiciled, subject to the exceptions provided for in Regulation (EU) No 1215/2012 of the European Parliament and of the Council.

14.3. These Terms enter into force on the date indicated in them or in the information provided to Users, subject to the rules set out in clause 13.

14.4. Point of contact for Users in matters relating to the Digital Services Act (DSA): contact@mtcg.app. Communication is possible in Polish, English, German, Czech and Slovak.

14.5. Point of contact for the competent authorities, the European Commission and the European Board for Digital Services: contact@mtcg.app. Communication is possible in Polish and English.

Operator of the Service: MW Software - Maciej Wojtasik

NIP: 8322102928

REGON: 544100401

Address: ul. Juliana Tuwima 48/11, 90-021 Łódź

E-mail: contact@mtcg.app

Effective date: 13 October 2026

15. Special Provisions for Consumers in the Czech Republic and Slovakia

15.1. The provisions of this section apply to Consumers whose habitual residence is in the Czech Republic or in the Slovak Republic. They supplement the other provisions of these Terms and, in the event of a conflict, take precedence over them.

15.2. Contracts with a Consumer habitually resident in the Czech Republic are also subject to the mandatory provisions of Czech law, in particular Act No. 89/2012 Sb., the Civil Code (občanský zákoník), and Act No. 634/1992 Sb., on Consumer Protection. Contracts with a Consumer habitually resident in the Slovak Republic are also subject to the mandatory provisions of Slovak law, in particular Act No. 40/1964 Zb., the Civil Code (Občiansky zákonník), and Act No. 108/2024 Z. z., on Consumer Protection. Those provisions apply to the extent that they afford the Consumer more favourable protection than these Terms.

15.3. A Consumer habitually resident in the Czech Republic may contact the Česká obchodní inspekce (Czech Trade Inspection Authority), which is an out-of-court consumer dispute resolution body within the scope of its competence (coi.gov.cz), and may obtain assistance in a cross-border dispute from the Evropské spotřebitelské centrum Česká republika (evropskyspotrebitel.cz). A Consumer habitually resident in the Slovak Republic may obtain assistance in a cross-border dispute from the Európske spotrebiteľské centrum v Slovenskej republike (europskyspotrebitel.sk). Clause 12.7 applies accordingly.

15.4. The Consumer may also submit complaints, statements of withdrawal from the contract and other communications concerning the contract in Czech or Slovak. The Administrator responds in the language in which the contract was concluded, in accordance with clause 2.7.



Annex 1: Model Statement of Withdrawal from the Contract

This form may be used if you wish to withdraw from a contract concluded with the Administrator. Use of the form is not mandatory.

To: MW Software - Maciej Wojtasik, ul. Juliana Tuwima 48/11, 90-021 Łódź, e-mail: contact@mtcg.app

I hereby give notice that I withdraw from:

- the contract for the provision of Account-related services / or
- the contract concerning a Premium Plan.

Date of conclusion of the contract: ...

Premium Plan, if applicable: ...

First name and surname: ...

E-mail address associated with the Account: ...

Date: ...

Signature of the Consumer, only if this form is submitted on paper: ...