# Terms and Conditions for Waitlist Participation – planet9.ae

License Number: CL7678 Legal Entity: Planet9 Tech Limited Trading Name: Planet9 Legal Status: Private Company Registered Address: Unit GA-00-SZ-G0-RT-147, Level GF, Gate Avenue – South Zone, Dubai International Financial Centre (DIFC), UAE Licensed Activities: Innovation & Artificial Intelligence Research & Consultancies

## 1. Introduction

These Terms and Conditions ("Terms") govern your participation in the Planet9 waitlist for the upcoming **Send Now, Pay Later (SNPL)** service. By submitting your information, you agree to comply with these Terms and acknowledge Planet9's role as a **technology service provider**, not a financial institution.

Planet9 Tech Limited is a DIFC-registered company operating under **License CL7678**, and is **not licensed to offer regulated financial services**.

# 2. Nature of the Service

Planet9 provides **technology infrastructure and data intelligence solutions** to financial institutions. Planet9 does **not issue loans, hold client funds, or offer any regulated financial products**.

All financial services related to the SNPL product — including lending, payment processing, and fund storage — will be provided by **licensed third-party financial institutions**, in accordance with applicable laws and regulations.

# 3. Purpose of the Waitlist

The waitlist allows individuals to:

• Express early interest in the SNPL product;

- Receive updates and onboarding information;
- Be considered for early access, subject to eligibility and regional availability.

Participation in the waitlist does **not guarantee service access** and does **not create any contractual relationship** between the user and Planet9 or its partners.

# 4. Eligibility

To join the waitlist, you must:

- Be at least 18 years of age;
- Submit truthful, complete, and accurate information;
- Understand that Planet9 is not a provider of financial services;
- Accept that the waitlist is non-binding and for informational purposes only.

# 5. Data Collection

When you join the waitlist, Planet9 collects the following personal data:

- Full Name
- Email Address
- Phone Number

This data is used for:

- Providing updates and notifications about the SNPL service;
- Conducting internal planning, analysis, and service development;
- Initiating early eligibility or onboarding steps;
- Optional marketing communications (with opt-out available).

Planet9 will not collect or request financial documents, government-issued ID, or sensitive data at this stage.

# 6. Data Storage and Protection

Planet9 complies with the **DIFC Data Protection Law No. 5 of 2020 (DPL 2020)**. All personal data is stored securely using encryption, limited-access systems, and protective measures consistent with international best practices.

Data may be shared with:

- Planet9's technology and infrastructure providers;
- Licensed financial institutions during the onboarding process;
- Government regulators, but only if legally required.

Planet9 will never sell or rent your personal data to third parties.

# 7. Communications

By joining the waitlist, you agree to receive:

- Product updates, launch information, and service availability notices;
- Invitations to early access programs, surveys, or research;
- Marketing communications (optional and can be opted out anytime).

You may unsubscribe at any time using the link in our emails or by contacting **ops@planet9.ae**.

# 8. No Guarantee of Service

Submitting your information:

• Does not guarantee access to the SNPL service;

- Does not constitute an offer or contract for services from Planet9 or its partners;
- Is **subject to approval and eligibility screening** by our licensed financial institution partners, as required by law.

Service availability, features, and partner institutions may vary by region.

### 9. Intellectual Property

All text, graphics, logos, content, and branding displayed on the website are the exclusive property of Planet9 Tech Limited or its licensors and are protected under applicable copyright and intellectual property laws.

No material may be copied, reproduced, or distributed without written authorization.

### **10. Modifications**

Planet9 may update these Terms at any time without prior notice. When changes are made, the updated version will be posted on this page, and the Effective Date will be revised. Continued use of the website or participation in the waitlist constitutes your acceptance of any modifications.

### **11. Governing Law and Jurisdiction**

These Terms shall be governed by the laws of the **Dubai International Financial Centre (DIFC)**. Any disputes or claims related to these Terms shall be exclusively subject to the jurisdiction of the DIFC Courts.

# **12. Contact Information**

If you have questions, requests regarding your personal data, or concerns about these Terms, you may contact us at:

#### Planet9 Tech Limited

Unit GA-00-SZ-G0-RT-147, Level GF Gate Avenue – South Zone Dubai International Financial Centre (DIFC), UAE

