Pricing and conditions for buying Plans

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This is an English translation provided for convenience. Only the Polish version is legally binding.

Annex 1 to the CoinTrack Terms of Service.

1. General information

1. The services are provided by Mikołaj Zienkowicz, sole trader, ul. Długa 45A/2, 66-210 Zbąszynek, Poland, NIP 9271966162, REGON 388791452, e-mail: contact@cointrack.pl, tel. +48 881 583 586.
2. All prices are gross prices in Polish zlotys and **include VAT at 23%**.
3. The price of a Plan covers the whole Family (the shared budget), not one person. The Family Owner buys the Plan.
4. Capitalised terms have the meaning given in the Terms of Service.

2. Plans

Free - PLN 0

- monthly budget: each month you decide how much you want to spend in each expense category and compare that with what you actually spent; the month summary shows the balance, and for the current and the next month also a balance forecast for the end of the month ("End-of-month forecast") with the income and expenses planned until then;
- income and expenses (one-off and recurring), each expense with a category;
- **Tasks**: bills and other things to do by a due date, including repeating ones - any number; a Task with an amount is a planned expense of its month;
- savings goals: up to **2** (unfinished goals count), with a hint of how much to pay in that month;
- assets and liabilities: up to **5** items (items worth PLN 0 do not count);
- full budget history;
- a copy of your data: "Download my data" in Settings → Privacy;
- **export of income and expenses** of the selected Family for the selected period to a CSV or xlsx file - no limit on the number of files (Terms § 3(1)(6));
- Family: **1 person** (the Owner only);
- without the AI Assistant, Receipt Scanning and import of transactions from a file (you see the import button in the app with a "Plus" badge).

Plus - PLN 16.99 for 1 month or PLN 169.99 for 1 year

- everything in the Free Plan, including Tasks and export to a file;

- **custom expense categories** - you add them to the shared category list, rename them and delete them (expenses, recurring entries and Tasks in a deleted category move to "Other");
- any number of savings goals and of assets and liabilities;
- Family: up to **2 people** (including the Owner);
- **AI Assistant** (chat): **100 messages** in a monthly limit period, shared by the whole Family, at most 150 messages a day per person;
- **Receipt Scanning**: **100 receipts** in a monthly limit period, at most 50 a day per person;
- **Import of transactions from CSV files** from online banking (Terms § 11).

Premium - PLN 28.99 for 1 month or PLN 289.99 for 1 year

- everything in the Plus Plan, including Tasks and export to a file;
- Family: up to **5 people** (including the Owner);
- **AI Assistant** (chat): **300 messages** in a monthly limit period, shared by the whole Family, at most 150 messages a day per person;
- **Receipt Scanning**: **500 receipts** in a monthly limit period, at most 50 a day per person;
- **Import of transactions from CSV files** from online banking (Terms § 11).

Coming soon · in preparation - not part of the current offer (section 5): import of transactions from files in formats other than CSV, extended forecasts and reports, Connected AI Apps (MCP), Bank Feature.

3. Trial Period

1. When you create a Family, it automatically gets **7 days of the Plus Plan free of charge, with no card and without providing any payment method**. Joining another person's Family does not start a Trial Period.
2. After 7 days the Family moves to the Free Plan automatically, **with no charge**. A Paid Plan starts only after you buy it.
3. The Trial Period is available **once per Owner's e-mail address (within 24 months) and once per Family** (Terms § 7(2)).
4. After the Trial Period, data above the Free Plan limits stays but is available **read-only**.

4. Limits

1. Limits are counted for the whole Family in monthly limit periods. For a monthly Plan the limit period is the Plan Period. For a yearly Plan the limits reset each month, counted from the day the Plan Period started. Unused allowance does not carry over.
2. **Plus:** once 100 messages to the AI Assistant or 100 receipt scans are used, that feature is unavailable until the end of the limit period. You see the counter in the app. You can move to Premium at any time (section 6(6)).
3. **Premium:** once 300 messages to the AI Assistant or 500 receipt scans are used, that feature is unavailable until the end of the limit period. You see the counter in the app.

4. After moving to a lower Plan (after the Trial Period, after the end of the Plan Period or after withdrawal), data above the new Plan's limits stays but is available **read-only**.
5. **Daily scan limit (Plus and Premium):** each person in the Family (the Owner and every Member) may scan at most **50 receipts a day**, even when the Family's monthly limit is not used up. The limit resets at midnight (Polish time) (Terms § 9(6)).
6. A scan that could not be read does not use the limit - neither the monthly one nor the daily one (Terms § 9(7)).
7. **Import from a file** does not use the message or scan limit. You get category suggestions from AI for at most 20 file imports a day per Account (receipt scans do not count towards this); above that limit import continues without AI suggestions. The same applies when a file contains more than 500 different merchants (Terms § 9(8), § 11(7)).
8. The AI Assistant message limit is shared by the Family: every message of the Owner and of each Member uses it. Each person has their own conversation with the AI Assistant, which others cannot see. A receipt photo in the conversation uses a scan, not a message (Terms § 9(3)). Clicking a button on a proposal card (approve, cancel, “Undo”) is not a message and does not use the limit.
9. **Daily message limit:** each person in the Family may send at most **150 messages a day** to the AI Assistant, even if the Family's monthly limit has not run out. The limit resets at midnight (Polish time) (Terms § 9(9)).

5. Features in preparation ("coming soon")

1. Features marked "coming soon" - import of transactions from files in formats other than CSV, extended forecasts and reports, Connected AI Apps (MCP) and the Bank Feature (fetching transactions automatically from your bank) - **are not for sale and are not part of the contract**, and the price of no Plan includes them. "Extended forecasts and reports" means balance forecasts for longer than the current and the next month (3–12 months), monthly and yearly reports to download, and comparisons of periods. The month summary in the budget, the balance forecast for the end of the month ("End-of-month forecast", section 2) and the export of income and expenses to a file (section 2), which are part of every Plan, are not among them.
2. We do not guarantee whether or when they will be made available. Announcing them is not a promise that CoinTrack will have them, and their absence is not a lack of conformity of the service with the contract.
3. When we make them available, we may offer them on separate terms, including for a separate fee (Terms § 3(6)). The Bank Feature and an Additional Bank cannot be bought now.

6. Order, payment and the Plan Period

1. Before you pay you see an order summary: the Plan, the Plan Period with its end date, the gross price, the information that the Plan does not renew automatically, and the right of withdrawal. You place the order with the "**Order with an obligation to pay**" button, then pay through Przelewy24 (PayPro S.A., Poznań). We switch the Plan on as soon as the payment is confirmed, usually within a few minutes. If it is not switched on within 24 hours, write to contact@cointrack.pl (Terms § 8(5)).
2. **You pay once, in advance, for the whole Plan Period** - with BLIK, a quick transfer from your bank or a payment card (Visa, Mastercard), through Przelewy24. We do not store your card or any other

payment method.

3. **The Plan does not renew automatically.** When the paid month or year ends, the Family moves to the Free Plan and we charge nothing more. You do not have to cancel anything.
4. Before the Plan Period ends we remind you by e-mail of the end date: for a yearly Plan at least 7 days before, for a monthly Plan at least 3 days before. If the reminder is late, we send it without delay (Terms § 8(7)).
5. **An extension** is a new purchase. If you buy the next period before the current one ends, it starts the day after the current one ends.
6. **Moving from Plus to Premium** takes effect at once: you pay the difference in price in proportion to the days left until the end of the Plan Period, and the end date does not change (the formula and examples: Terms § 8(9)). The limit period does not change: messages and scans used on the Plus Plan count towards the Premium limit (300 messages, 500 scans; Terms § 9(2)). You move to a lower Plan or a shorter period by buying it as an extension.
7. You can buy a Paid Plan if you live in Poland or in another country of the European Union (Terms § 8(2)).
8. For every payment we automatically send a receipt by e-mail. We issue a VAT invoice on request - you send the invoice details by e-mail to contact@cointrack.pl; invoices for buyers using a NIP are issued in KSeF.

7. Withdrawal and refund

1. Withdrawal from the contract within 14 days of the purchase (including an extension and a top-up): the "Withdraw from the contract here" button in Settings → Subscription or in the e-mail confirming the purchase. **We refund the whole amount paid** (Annex 2). The Plan Period lasts a month or a year, so you can withdraw throughout the 14 days.
2. Refund guarantee: a full refund of the first payment for a Paid Plan, if you ask within 14 days of that payment - also if you are not a consumer.
3. You receive the refund within 14 days, by the same payment method (we order it through Przelewy24). Budget data stays.

8. Price changes

1. A new price applies only to purchases made after it is introduced. It does not change the price of a period you have already paid for (including an extension bought in advance).
2. We may raise a price only for an important reason: an increase in the cost of providing the service (for example fees of infrastructure, payment or AI-model providers), a change in the tax rate, or new features in that Plan - and only to the extent that reason justifies.

9. Promotions and referrals

1. With every price reduction we also show the lowest price from the 30 days before the reduction (Article 4(2) of the Act on informing about prices of goods and services).
2. **Referral programme (Terms § 8(13)).** For a referral, you and the referred person each receive one Discount: a one-time reduction by 50% of the price of one month of a Plan. We grant the Discount

14 days after the referred person's first payment for a Paid Plan, if in that time they have not withdrawn from the contract or used the refund guarantee. We round the Discount amount up to the full grosz.

Plan	1 month: price / with a Discount	1 year: price / with a Discount
Plus	PLN 16.99 / PLN 8.49 (Discount PLN 8.50)	PLN 169.99 / PLN 162.90 (Discount PLN 7.09)
Premium	PLN 28.99 / PLN 14.49 (Discount PLN 14.50)	PLN 289.99 / PLN 277.90 (Discount PLN 12.09)

The lowest price of each Plan from the 30 days before the Discount is applied is shown next to the discounted price on the order screen (section 9(1)). A Discount is valid for 12 months. You can use one Discount per purchase; Discounts do not add up and do not apply to a top-up to Premium. One person can receive at most 12 Discounts in a calendar year. A Discount cannot be exchanged for money. If you withdraw from a purchase made with a Discount, the Discount comes back if it is still valid. We do not grant it for referring yourself, an Account whose e-mail address was already used in CoinTrack within 24 months, or a person in your Family.