Pet Health Plan

Terms and Conditions

Version 1.1 — Effective Date: [01/07/2026]

IMPORTANT NOTICE — PLEASE READ CAREFULLY BEFORE ENROLLING

This is a legally binding contract. By enrolling, you confirm you have read, understood, and agree to these Terms and Conditions in full. Your statutory rights are not affected. This plan is subject to applicable UK regulatory requirements including FCA Consumer Duty principles.

THIS PLAN IS NOT INSURANCE, CREDIT, OR A LOAN

The Pet Vet Pet Health Plan is a preventive healthcare and wellness subscription. It is NOT a credit agreement, NOT an insurance product, and NOT a loan. No interest is charged. Payments are made in exchange for Included Services only. It does not provide indemnity for unexpected or emergency veterinary costs and should not be used as a substitute for pet insurance.

1. Definitions

In these Terms and Conditions, the following definitions apply:

- "Agreement" means these Terms and Conditions, together with your Plan Schedule and any applicable Special Terms.
- "Plan" means The Pet Vet Pet Health Care Plan you have subscribed to, as described in your Plan Schedule.
- "Plan Schedule" means the document issued at enrolment setting out your specific plan details, including Monthly Payment, Plan Level, and your pet's details.
- "Monthly Payment" means the monthly amount payable by you as stated in your Plan Schedule.
- "Minimum Term" means the initial 12-month period commencing on your Plan Start Date.
- "Plan Start Date" means the date on which your Plan begins, as stated in your Plan Schedule.
- "Included Services" means the preventative healthcare treatments and services included within your Plan Level, as set out in your Plan Schedule.
- "Treatment Value" means the total standard retail value of all Included Services provided to your pet under the Plan from the Plan Start Date to the date of cancellation.
- "Total Payments Made" means the aggregate Monthly Payments paid from the Plan Start Date to the date of cancellation.
- "Early Cancellation Balance" has the meaning given in clause 6.5.
- "The Pet Vet, We, Us, or Our" means the veterinary practice providing your Plan, as identified in your Plan Schedule.
- "Vetsure" means Vetsure Limited, the third-party administrator responsible for administering this Plan and collecting Monthly Payments by Direct Debit on behalf of The Pet Vet.

- "You or Your" means the plan holder named in the Plan Schedule.
- "FCA" means the Financial Conduct Authority.

2. About this plan

2.1 The Pet Vet Pet Health Plan is a preventive healthcare and wellness subscription plan, provided by The Pet Vet and administered by Vetsure Limited.

2.2 THIS PLAN IS NOT AN INSURANCE PRODUCT, A CREDIT AGREEMENT, OR A LOAN. It is a subscription arrangement under which you pay a fixed Monthly Payment in exchange for access to specific preventative healthcare services (Included Services). No interest is applied. No credit is extended. The plan does not provide indemnity cover for unexpected or emergency veterinary treatment. You should consider appropriate pet insurance separately.

2.3 Vetsure acts as third-party administrator and collects your Monthly Payment by Direct Debit on behalf of The Pet Vet. Your Direct Debit mandate will reference Vetsure.

3. Eligibility and enrolment

3.1 To enrol, you must be at least 18 years of age, a UK resident, and the legal owner or responsible carer of the pet named in your Plan Schedule.

3.2 Your Plan is personal to you and the specific pet named in your Plan Schedule. It is non-transferable.

3.3 By completing enrolment, you confirm all information provided is accurate and complete. Providing false or misleading information may result in immediate Plan termination and recovery of amounts owed.

3.4 We reserve the right to decline enrolment at our reasonable discretion.

4. Plan term and minimum commitment

4.1 Your Plan operates on a 12-month Minimum Term commencing on your Plan Start Date.

4.2 During the Minimum Term, you commit to paying the Monthly Payment for the full 12-month period in exchange for access to all Included Services.

4.3 After the Minimum Term, your Plan automatically renews monthly unless you provide written cancellation notice in accordance with Section 7.

4.4 We will send a written renewal reminder no less than 30 days before the end of the Minimum Term.

5. Payments and Direct Debit

5.1 Your Monthly Payment is collected by Direct Debit by Vetsure Limited on behalf of The Pet Vet, on the date stated in your Plan Schedule.

5.2 All prices are inclusive of VAT where applicable.

5.3 We may increase your Monthly Payment upon renewal with no less than 30 days' prior written notice. You may cancel if you do not accept the increase.

5.4 If a Direct Debit payment fails, Vetsure will notify you and allow a reasonable period to remedy the default. Continued non-payment may result in suspension or termination and recovery of outstanding amounts.

6. Cancellation during the minimum term

KEY TERM — Please read clauses 6.2 to 6.9 carefully.

If you cancel before the 12-month Minimum Term expires, an early cancellation amount is payable. How this is calculated depends on your Plan Start Date, as set out below.

6.1 You may cancel at any time by written notice in accordance with Section 7.

6.2 If you cancel during the Minimum Term, the way any early cancellation amount is calculated depends on your Plan Start Date:

Plans starting on or after 1 July 2026: You will pay the remaining monthly payments for the rest of the 12-month term. In return, you retain full access to all Included Services entitlements until the end of the term. This does not apply if your pet passes away or is rehomed (see clauses 6.7 and 6.8).

Plans starting before 1 July 2026: You will pay the difference between the total standard retail value of Included Services already provided to your pet (the "Treatment Value") and the Total Payments Made to date. Access to further Included Services ends on cancellation.

6.3 The amount payable under clause 6.2 is due within 14 days of a written statement from us.

6.4 For Plans starting before 1 July 2026, if Total Payments Made equal or exceed the Treatment Value, nothing further is payable. No refund applies.

6.5 We will always provide a clear itemised breakdown before requesting any payment.

6.6 Examples: (1) A Plan starting on or after 1 July 2026 is cancelled after 4 months, with 8 monthly payments remaining. The 8 remaining monthly payments are payable. (2) A Plan starting before 1 July 2026 is cancelled after 4 months, having paid £120, with Included Services to a retail value of £200 already provided. £80 is payable (£200 Treatment Value less £120 Total Payments Made). If the retail value provided was only £60, nothing is owed. (3) A Plan starting on or after 1 July 2026 is cancelled after 3 months because the pet has been rehomed, having paid £90, with Included Services to a retail value of £250 already provided. £160 is payable (£250 Treatment Value less £90 Total Payments Made), rather than the 9 remaining monthly payments.

6.7 **If your pet passes away:** For Plans starting on or after 1 July 2026, if your pet passes away during the Minimum Term, you can cancel your Plan, and you will not need to pay the remaining monthly payments. We may ask for reasonable confirmation.

6.8 **If your pet is rehomed:** For Plans starting on or after 1 July 2026, if your pet is rehomed during the Minimum Term, you can cancel your Plan, and you will not need to pay the remaining monthly payments. However, you may need to pay

for treatment your pet has already received. At cancellation we will calculate the Treatment Value and compare it with the Total Payments Made. If the Treatment Value is higher, you will pay the difference, in line with clauses 6.3 and 6.5. If the Total Payments Made equal or exceed the Treatment Value, nothing further is payable. The amount will never be more than the remaining monthly payments would have been. We may ask for reasonable confirmation of the rehoming, such as details of the new owner or rehoming organisation. If your pet has been rehomed because of difficult personal circumstances, such as serious illness or a move into care, please let us know and we will consider each case individually.

6.9 The Early Cancellation options do not apply to cancellations after the Minimum Term.

7. Cancellation procedure

7.1 Cancel by contacting Vetsure in writing, giving a minimum of 30 days' notice.

7.2 Cancellation takes effect from the next scheduled payment date after receipt of your notice.

7.3 Cancellation does not entitle you to a refund of Monthly Payments already collected.

7.4 Where you cancel during the Minimum Term, The Pet Vet will calculate and communicate any amount payable under clauses 6.2 to 6.8.

8. Cooling-off period

8.1 You have a right to cancel within 14 days of: (a) your Plan Start Date; or (b) the date you received these Terms, whichever is later, under the Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013.

8.2 A refund will be issued of Monthly Payments made, less the standard retail value of any Included Services already provided during the Cooling-Off Period.

8.3 Refunds are processed by Vetsure within 14 days of receiving your cancellation notice, via the original payment method.

9. Included Services

9.1 Included Services are set out in your Plan Schedule and may include vaccinations, health checks, flea and worm treatment, nurse consultations, and other agreed preventative healthcare services.

9.2 Unused Included Services do not roll over and have no cash value.

9.3 Included Services must be accessed at The Pet Vet practice named in your Plan Schedule.

9.4 We may amend Included Services on renewal with 30 days' notice.

9.5 This Plan does not cover emergency treatment, diagnostic tests beyond those specified, referral costs, prescription medications, or any treatment not expressly listed as an Included Service.

10. Our right to cancel or suspend

10.1 We may immediately cancel or suspend your Plan if: you fail to make two or more consecutive payments without remedy; you provide false information; you act abusively towards staff; or we are required to by law.

10.2 If we cancel under clause 10.1(a) or (b) during the Minimum Term, the cancellation options in Section 6 apply.

10.3 We may also terminate with 30 days' notice for any other reason, with no early cancellation amount payable and a pro-rata refund of any prepaid amounts.

11. Changes to these Terms

11.1 We will give 30 days' prior written notice of any material changes.

11.2 Continued use after the effective date constitutes acceptance. If you do not accept changes, you may cancel under Section 7.

12. Data protection

12.1 Both the Pet Vet and Vetsure process personal data under UK GDPR and the Data Protection Act 2018. See each party's Privacy Policy for full details.

12.2 By enrolling, you consent to The Pet Vet sharing relevant data with Vetsure for Plan administration and payment collection.

13. Governing law

This Agreement is governed by the laws of England and Wales. Disputes shall be subject to the exclusive jurisdiction of the courts of England and Wales.

14. Your statutory rights

Nothing in these Terms affects your statutory rights under the Consumer Rights Act 2015, the Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013, or any other applicable consumer protection legislation.

15. Complaints

15.1 If you have a complaint, please contact The Pet Vet surgery in the first instance using the contact details in your Plan Schedule. We will acknowledge your complaint within 48 hours and aim to resolve it within 10 business days. If your complaint remains unresolved, you may escalate it by emailing feedback@thepetvet.co.uk. We will acknowledge receipt of your email and conduct a thorough investigation. We aim to resolve all complaints, from initial contact with the surgery through to any escalation, within 8 weeks.

Acknowledgement of Terms

By enrolling in The Pet Vet Pet Health Plan, you confirm that:

- you have read and understood these Terms and Conditions in full;
- you agree to be bound by them;

- you are at least 18, and the legal owner or responsible carer of the pet named in the Plan Schedule;
- you understand this Plan is NOT insurance, NOT a credit agreement, and NOT a loan; and
- you understand and accept the cancellation provisions in Section 6, including the terms that apply if your pet passes away or is rehomed.