

Money Market Fund ("Plum Interest") Terms and Conditions

Introduction

This agreement (the **Money Market Fund (MMF) Terms**) is between you, the client (**Client, you, your**) and Plum Money CY Limited, a company registered in Cyprus under company number HE 414587 and registered at Panteli Katelari, 21, Libra House, 6th Floor, 1097, Nicosia, Cyprus, (**Plum, we, us, our**). These MMF Terms relate to the provision of certain investment services by Plum to you in relation to Share in the MMF Fund (the **MMF Services**) via the Plum mobile application (the **Plum App**).

These MMF Terms act as an addendum to the [Plum General Terms and Conditions](#) that are in place between you and us. You are entering into this agreement because you wish to receive the MMF Services and any rights or obligations which you may have or be subject to under these MMF Terms are in addition to the rights and obligations arising under the Plum General Terms and Conditions to which you are a party. The Plum General Terms and Conditions will continue to apply to you when accessing and using the MMF Services. To the extent that any conflicts arise between the provisions of these MMF Terms and the Plum General Terms and Conditions in relation to the MMF Services, these MMF Terms will prevail.

Throughout this agreement, we use certain capitalised terms. A full list of these capitalised terms can be found in the Schedule 1 to these MMF Terms. For any capitalised term not defined in Schedule 1 of these MMF Terms, the definition is the one given in the Plum General Terms & Conditions.

These MMF Terms contain important information that you need to read carefully. Before confirming your agreement to these MMF Terms and opening a Plum MMF Investment Account, you should carefully read our Risk Warning Notice (which can be found [here](#)) and our Order Handling and Best Interest Policy (which can be found [here](#)), each of which shall apply to Orders and Transactions made under these MMF Terms. By agreeing to these Terms, you will be giving your consent to our best execution arrangements. Details of the MMF Managers and the executing broker's Execution and Order Placement Policy is available [here](#). Also, by entering into this agreement, you confirm that you have read and understood the applicable Prospectus published by the Institutional Cash Series plc (which can be found [here](#)) and the applicable Key Investor Information Document (which can be found [here](#)), and will review each of these documents each time you submit an Order.

If you have any questions or doubts about any of the content in these MMF Terms, you should seek appropriate professional advice before opening your Plum MMF Investment Account.

We may update these MMF Terms in accordance with any amendment provisions in force from time to time between you and us under the Plum General Terms and Conditions.

About us

Plum Money CY Limited is an investment firm, authorised and regulated by the Cyprus Securities and Exchange Commission (CySEC), under the license number 407/21 to provide regulated activities. We can be contacted at help@withplum.com or via the Plum App.

1. The MMF Services and our relationship

- 1.1. Plum will provide the MMF Services subject at all times to the provisions of these MMF Terms. These MMF Terms will govern all Orders and Transactions entered into by you under the MMF Services.
- 1.2. Access to the MMF Services is provided to you at Plum's sole discretion. Plum may add, modify or discontinue any feature, functionality or any other tool within the MMF Services at its own discretion and without further notice to you.
- 1.3. Plum will exercise all due skill, care and diligence in the performance of the MMF Services and it shall owe no other duties to you other than those duties to perform the MMF Services in accordance with this Clause 1.3. Plum shall be responsible for the performance of the MMF Services as expressly set forth in these MMF Terms and shall have no implied duties or obligations whatsoever.
- 1.4. The MMF Services are provided in relation to the MMF only. You acknowledge and agree that Plum determines which funds are available with respect to the MMF Services via the Plum App in its sole discretion and that it may add or remove MMFs at any time and without prior notice to you.
- 1.5. You acknowledge and agree that you will enter into any Transactions as principal and not as agent for any undisclosed person. Unless we have agreed otherwise, you will be solely responsible for performing any obligations under these MMF Terms in connection with Transactions entered into as part of the MMF Services.

- 1.6. The MMF Services will be provided on a non-advised basis, meaning that we will not provide you with any advice as to the merits of any particular MMF or Transaction or whether a particular MMF or Transaction is suitable for you. We will not provide you with any investment, legal, tax or other form of advice, nor can you request any such advice from us. You are solely responsible for any decisions taken in respect of any and all Transactions that you choose to enter or not enter into.
- 1.7. For the purpose of the CySEC Rules, which require us to categorise our customers, we will categorise you as a 'retail client' in accordance with the CySEC's client categorisation criteria.
- 1.8. We may be required to obtain certain information from you such that we can comply with our obligations under applicable law and regulation and you agree to provide any such information that we may reasonably request in the format within which we request it. You may be denied access to the MMF Services until such time as we can obtain sufficient information from you to satisfy our obligations under applicable law and regulation. This information includes, but is not limited to, any information we need to verify your identity, any information we require for purposes of reporting and any information as to your knowledge and experience in relation to investments.
- 1.9. As the purchasing of Shares issued by the MMF is not a "complex" investment, we may not carry out an "appropriateness assessment" to determine that you have the necessary knowledge and experience to understand the risks involved. Therefore, as we do not assess the appropriateness of the investment, your interests may be less protected.
- 1.10. You agree that we are not responsible for the management or administration of the MMF. In the event that you suffer loss by virtue of the performance, management or administration of the MMF we shall not be liable for such loss.
- 1.11. Information relating to how to make a complaint in relation to the MMF Services and information relating to your rights to claim compensation can be found in the Plum General Terms and Conditions.

2. Plum MMF Investment Account

- 2.1. The Plum General Terms and Conditions relating to account opening shall apply to any application made by you to open a Plum MMF Investment Account and shall be supplemented by the provisions detailed in this Clause 2.

- 2.2. In order to receive the MMF Services you must ensure that you have the Plum App and that you have opened a Plum MMF Investment Account with us. Further information relating to how to open accounts with us is provided in the Plum General Terms and Conditions and via our Website. When you open a Plum MMF Investment Account, you will be deemed to confirm that the representations and warranties contained in the Plum General Terms and Conditions are true and accurate, and each time you submit an Order you will be deemed to confirm that such representations and warranties remain true and accurate. It is a condition of opening a Plum MMF Investment Account that you agree to these MMF Terms and that you agree to comply with your obligations under these MMF Terms.
- 2.3. When opening your Plum MMF Investment Account, we may utilise the services of third-party service providers to verify your identity and you agree that we may share your personal data with such providers for this specific purpose.
- 2.4. You acknowledge and agree that Plum retains sole discretion as to whether to accept any request made by you to open a Plum MMF Investment Account and just because you currently receive other services from Plum does not guarantee that you will be able to open a Plum MMF Investment Account with us.
- 2.5. Your Plum MMF Investment Account will enable Plum to buy and sell Shares issued by the MMF on your behalf on an execution only basis as well as maintain your investments as part of the MMF Services. The basis of Plum's execution only service is that, where Plum accepts an instruction from you, Plum will carry out the transaction on your behalf without assessing the suitability of that decision for your investment needs.
- 2.6. Unless you have notified us of a lost or stolen device in accordance with the provisions in the Plum General Terms and Conditions, we are entitled to treat any Orders made via the Plum App as legitimate and rely on those Orders and you shall remain solely liable for any Orders and any Transactions that arise as a result.

3. Orders and Transactions

- 3.1. In order to enter into a Transaction, you must submit an Order to us in accordance with this Clause 3 of these MMF Terms.
- 3.2. An Order may only be made via the Plum App by completing the relevant information required to create such Order. Any Order is binding on you and you bear sole responsibility for any obligations arising out of or in connection with any Orders or Transactions. We retain sole

discretion as to whether to accept or otherwise transmit any Order. Our acceptance of your Order will be evidenced through a confirmation in the Plum App. Where your Order relates to the MMF, Plum shall retain sole discretion as to whether to execute that Order. Under normal market conditions an Order would generally be fully executed. Partial order execution may occur in the event there are not enough MMFs to fill your Order or due to unexpected technical reasons in which case the unexecuted part of your order will be cancelled.

- 3.3. If you instruct us to transfer an amount of money from your Plum Wallet into your Plum MMF Investment Account, and such money remains in your Plum MMF Investment Account at the Cut-off Time on a Trading Day, you shall be deemed to have submitted a buy Order to us for Shares in the amount of that balance. For the avoidance of doubt, any money moved out of your Plum MMF Investment Account prior to the Cut-off Time will not be invested in the MMF by Plum on your behalf.
- 3.4. By confirming you wish to invest in your Plum MMF Investment Account, you are instructing Plum to execute an Order in relation to Shares issued by the MMF with the entirety of the funds held in your Plum MMF Investment Account at the Cut-off Time. Any further funds received into your Plum MMF Investment Account (including as a result of any refunds or reversals) will at the Cut-off Time be deemed a buy Order for an equivalent value of Shares. Any funds which are subsequently moved out of your Plum MMF Investment Account prior to the Cut-off Time of that Trading Day will not be invested.

For the purpose of clarity, any money moved into the MMF Investment Account through Plum's 'Brain' and 'Splitter', as may be available in the Plum App, will automatically execute an Order in relation to Shares issued by the MMF with the entirety of the funds held in your Plum MMF Investment Account at the Cut-off Time.

- 3.5. For an Order to be executed on the same Trading Day, the order must be placed prior to the Cut-off Time. If you submit an Order on a non-Trading Day or after the Cut-off Time, the Order will be placed the next Trading Day at the Cut-off Time.
- 3.6. Plum will update the value of the Shares held in your Plum MMF Invested Wallet following each publication of the Net Asset Valuation of the MMF by the MMF Manager. You will be able to see within the Plum App how many Shares Plum bought or sold for you each day after the publication of the Net Asset Valuation.

- 3.7. Should funds be received into your Plum MMF Investment Account in error, and a buy Order has been placed as a result, Plum retains the right to submit a corresponding sell Order equal to the value of the buy Order placed to enable us to return such funds and you hereby consent to us doing so by entering into this agreement.
- 3.8. Should we, in our reasonable opinion, be responsible for an error which results in the incorrect submission of a buy or sell Order, then Plum shall use best endeavours to promptly correct such error by crediting your Plum Wallet or Plum MMF Investment Account with the funds or correct number of Shares, as applicable.
- 3.9. Notwithstanding any provision to the contrary within this agreement, submission of an Order prior to the Cut-off Time shall not guarantee that the respective Order is executed on the same Trading Day. If for operational, legal or regulatory reasons (or any other reason outside of our control) your Order cannot be executed on a given Trading Day, Plum shall use its best endeavours to facilitate the execution of that order on the next Trading Day during the Cut-off Time.
- 3.10. We will not execute any Orders in Shares in the MMF that you submit via the Plum App, but rather will transmit Orders for execution to the MMF Manager for execution or onward transmission. Under no circumstances will we act in any other capacity and a transaction will arise between you and us in all instances for the purposes of the execution of your Order.
- 3.11. You acknowledge and agree that we may rely on various third-parties to facilitate the execution of your Orders and we cannot, therefore, guarantee that your Orders will be executed, nor can we guarantee that there will not be a delay in the execution of your Order. The price of any Shares issued by the MMF to which your Order relates may move between our acceptance of the Order and its ultimate execution and you acknowledge that such price movements may work in your favour or against you. Where we do not accept your Order, we will use reasonable endeavours to provide you with a reason why, save where the provision of such information to you would be prohibited by applicable law or regulation.
- 3.12. We reserve the right to cancel an Order previously accepted where we reasonably believe that:
- (a) the Order was not made in accordance with these MMF Terms;
 - (b) the Order breaches or may reasonably breach a Risk Control;

- (c) you no longer have sufficient funds in your Plum Wallet to cover any financial obligations that may arise in connection with the Order;
- (d) we reasonably believe that the Order has not originated from you;
- (e) the Order is suspicious in nature and we wish to clarify it with you;
- (f) we may be in breach of these MMF Terms or applicable law or regulation if we continue to accept the Order; or
- (g) any other circumstances arise following acceptance of the Order but prior to it becoming a Transaction that mean it is no longer reasonable or possible for us to act on the Order, including, but not limited to:
 - (i) a change in applicable law and regulation such that we can no longer action that Order in compliance with applicable law and regulation;
 - (ii) a Force Majeure Event has occurred;
 - (iii) the relevant MMF Manager becomes subject to an Insolvency Event;
 - (iv) trading in the relevant MMF has been suspended;
 - (v) we or the MMF Manager no longer supports the MMF to which the Order relates; or
 - (vi) we are required by any underlying market or authority or by the MMF Manager to cancel the Order.

3.13. Save where prohibited under applicable law or regulation, we will use reasonable endeavours to provide you with a reason as to why we have cancelled any Order submitted by you.

3.14. Orders can only be made in relation to the MMF and we will not facilitate any Orders that do not relate to the MMF.

3.15. We determine, in our sole discretion, what funds are made available via the Plum App and we may change such funds at any time without notice to you. If we no longer wish to support a fund in which you hold any Shares, you may be required to divest the entirety of any Shares and, in such circumstances, we will provide you with advance notice in writing of the relevant

date by which you must do so. If you have not divested the Shares by the relevant date specified in such notice, we will do so at the prevailing market price of that particular fund.

- 3.16. As may be applicable, where you submit an Order outside Cut-off Time, that Order will be held until the commencement of the next period of Cut-off Time and subsequently actioned during that period. In such circumstances, you may not be notified of the relevant price of the MMF to which that Order relates until that Order becomes a Transaction.
- 3.17. When you submit an Order to sell a Share issued by the MMF, we will credit any proceeds from that Transaction to your Plum MMF Investment Account. The Transaction will appear pending in the MMF Investment Account until the Transaction settles and with withdrawal available next business day unless the sell Order is submitted on a business day before the cut off time.
- 3.18. We will take all sufficient steps to provide you with best execution in relation to Orders and such Orders will be handled and executed in accordance with our Order Handling Policy.
- 3.19. By agreeing to these MMF Terms, you expressly agree that we shall have no liability to you for the actions or omissions of the MMF Manager in relation to any Orders, Transactions or Shares relating to the MMF.

4. Risk Controls and Limits

- 4.1. You acknowledge and agree that any Orders or Transactions submitted under or created by the use of the MMF Services may be subject to risk limits, risk tolerances and credit limits imposed by Plum from time to time (the **Risk Controls**). The Risk Controls may be general or specific to you, may apply to the MMF and at all times are imposed, amended, maintained or removed at the sole discretion of Plum without prior notice to you.
- 4.2. Plum may reject, cancel or amend any Order that, in its sole discretion, breaches or may breach a Risk Control. Plum shall have no liability to you for any Losses or damages incurred by you in connection with any Orders which are rejected, cancelled or amended by us in circumstances where such Orders breach or are reasonably likely to breach a Risk Control.
- 4.3. You acknowledge that the MMF Manager may impose its own risk limits and controls with respect to Orders and Transactions in relation to the MMF and that Plum has no control or influence over any such limits and controls.

5. Your Obligations

- 5.1. Before you open your Plum MMF Investment Account and access the MMF Services, you warrant and represent to us on an ongoing basis that you are not a US Person for the purposes of residency, citizenship or tax. If you permanently move to another country or to the United States, you are obliged to promptly inform Plum and we may be required to close your MMF Investment Account.
- 5.2. As a condition of receiving the MMF Services, you shall:
- (a) exercise all due care, skill and diligence in your use of the MMF Services;
 - (b) ensure that you comply with all applicable law and regulation in connection with your access to and use of the MMF Services and in particular, but without limitation, not: (i) engage in any practice that is considered to be market abuse, (ii) use your Plum MMF Investment Account or act with any attempt to launder money or avoid applicable sanctions against any person, company or country, or (iii) provide any false or otherwise misleading information in relation to your identity or personal circumstances that we request in order to provide you with a Plum MMF Investment Account;
 - (c) provide all such documentation or information as may be reasonably required by Plum to ensure its compliance with applicable law and regulation;
 - (d) ensure that you regularly access the Plum App to monitor the Shares you hold in the MMF;
 - (e) inform Plum immediately if you become subject to any investigation, proceedings or actions undertaken by any regulatory or governmental authority;
 - (f) inform Plum immediately if you become a Sanctioned Person or if you are or become located, organised or resident in, or begin to conduct business in or with, any country or territory with which MMF Services are broadly restricted or prohibited by Sanctions; and
 - (g) not use the MMF Services to provide services or activities to your own clients, counterparties or customers.

6. Custody Services

- 6.1. Plum shall provide its custody services to you in accordance with the applicable custody rules.

- 6.2. Once you have made an investment in the MMF, this is registered with Plum Money CY Limited and we will maintain records to show which assets are held on your behalf. This means that we may hold assets with the rest of our customers' through Omnibus Segregated Custody Accounts.
- 6.3. Plum Money CY Limited will hold legal title to the Shares issued by the MMF and held by Plum in custody on your behalf. It will hold these Shares on trust for Plum and you shall at all times retain an ownership interest in such Shares in addition to rights over any income or other entitlements accruing from the Shares.
- 6.4. The custody service entails executing buying and selling of Shares issued by the MMF on your behalf. As part of the custody services, we will also be:
- (a) dealing with the administration involved in the buying and selling of Shares issued by the MMF on your behalf;
 - (b) maintaining adequate and appropriate organisational arrangements, including the maintaining of a complete and accurate internal ledger, for the purpose of ensuring that your investments may be easily identified; and
 - (c) collecting on your behalf any income and other entitlements accruing from your investments in the MMF.
- 6.5. We will identify, record and hold all customers' assets separately from any of our own investments and other assets, and in such a manner that the identity and location of customers' assets can be identified at any time.
- 6.6. Your investments may be pooled with those of other clients for administrative reasons, but the investments owned by you will always be clearly identified in our records.
- 6.7. Shortfalls may arise from administrative errors, intraday movements or counterparty default. For an Omnibus Segregated Custody Account, the shortfall is shared among customers with an interest in the security.

7. Fees and Taxes

- 7.1. You have sole responsibility for making any payments that are due and payable under these MMF Terms. When you submit an Order to buy Shares issued by the MMF, the amount you are

required to pay in connection with that Order will become due and payable once that Order becomes a Transaction. It is your responsibility to ensure that there are sufficient funds on your Plum MMF Investment Account to cover the value of your Transactions. The amount of fees that are due and payable to us in connection with Transactions are detailed on the Plum App and the Plum Website. You should familiarise yourself with such information before submitting any Orders.

- 7.2. You acknowledge and agree that the MMF Manager may charge additional fees in relation to Transactions in the MMF and that Plum has no control or influence over such fees or the terms governing the payment of such fees. You have a direct obligation to pay such fees in accordance with the requirements imposed by the MMF Manager.
- 7.3. All amounts due and payable under the MMF Services shall be made in the Base Currency. We may perform a currency conversion at the relevant prevailing exchange rate so as to facilitate the settlement of your Transaction. Where proceeds of any Transaction are in a currency other than the Base Currency, we will convert these proceeds into the Base Currency for the purposes of crediting such proceeds to your Plum MMF Investment Account. You acknowledge and agree that, where you enter into Transactions relating to Shares which are not denominated in the Base Currency, you are exposing yourself to currency risk and you acknowledge and agree that it is your sole responsibility to manage this risk and that we are not liable to you for any Losses arising in connection with such risk.
- 7.4. We reserve the right to deduct any monies from your Plum MMF Investment Account or your Plum Wallet to satisfy your obligation to pay us any amount under these MMF Terms.
- 7.5. If at any time in relation to the MMF Services we owe you and you owe us the same amount of money in the same currency, then each of our respective obligations to pay such monies to the other will be automatically satisfied and discharged. In the event that each of us owes one another different amounts of money in the same currency, then whichever of us owes more may pay the excess to the other and each of our respective obligations to pay such monies to the other will be satisfied and discharged.
- 7.6. Plum may, at any time and without prior notice to you, set off any liability of yours to us under these MMF Terms and against any liability of ours to you under these MMF Terms, whether either liability is present or future, liquidated or unliquidated. If the liabilities to be set off are expressed in different currencies, we may convert either liability at a market rate of exchange for the purpose of set off.

- 7.7. You have sole responsibility for determining whether and to what extent any taxes or tax reporting obligations may apply in connection with your Transactions and your Shares held in the MMF. Plum shall have no responsibility for facilitating or otherwise making any payments of tax for or on your behalf and we provide no warranty or representation as to your tax position or the tax treatment of any Transactions. You must inform us of any changes to your tax status during the duration of these MMF Terms.
- 7.8. Where you wish to invest in the MMF, you may be required to complete certain US tax documentation prior to submitting any Orders in relation to the MMF.

8. Closing your Plum MMF Investment Account

- 8.1. Subject to paragraph 8.2 below, you may end this agreement and close your Plum MMF Investment Account at any time by divesting the entirety of the Shares you hold in the Plum MMF Invested Wallet.
- 8.2. You must not close your Plum MMF Investment Account to avoid an investigation. If you attempt to close your Plum MMF Investment Account during an investigation, we may hold the Shares in your Plum MMF Invested Wallet until the investigation is fully complete in order to protect our interests or the interest of a third party.
- 8.3. You agree that you will continue to be responsible for all obligations related to your Plum MMF Investment Account even after it is closed.
- 8.4. We may end this agreement and close your Plum MMF Investment Account or any service associated with it by giving you one (1) month prior notice, unless we are required by law or other event to act sooner. On the closure date, all remaining Shares you hold through Plum will be sold and the proceeds deposited in your Plum Wallet, unless we are required by law to freeze your Plum Account.
- 8.5. We are unable to move your Shares to a different broker, unless we are required by law to freeze your Plum MMF Investment Account.
- 8.6. We may suspend, freeze, or close your Plum MMF Investment Account or Plum MMF Invested Wallet without notice in certain circumstances. We will lift the suspension and/or restriction as soon as practicable after the reasons for the suspension and/or restriction have ceased to exist.

8.7. We may at any time suspend or close your Plum MMF Investment Account or Plum MMF Invested Wallet and/or end this agreement without notice if:

- (a) notifying you would be unlawful or compromise our reasonable security measures;
- (b) you breach any provision of this agreement or documents referred to in this agreement;
- (c) we are requested or directed to do so by any competent court of law, government authority, public agency, law enforcement agency or the supervisory authorities;
- (d) we have reason to believe you are in breach of any applicable law or regulation; or
- (e) we have reason to believe you are involved in any fraudulent activity, money laundering, terrorism financing or other criminal or illegal activity;
- (f) allowing you to contribute or transfer in would breach legislation and/or applicable rules;
or
- (g) the details you provided, including the declarations you accepted in opening your Plum Account or Plum MMF Investment Account, are incorrect and, had your application been correct, we would not have accepted your application for a Plum MMF Investment Account.

SCHEDULE 1

DEFINITIONS

Base Currency	means the currency listed as the currency of your Plum Wallet.
Cut-off Time	is 09:30 AM UK time. All buy and/or sell Orders received by this time will be placed the same Trading day.
CySEC	means the Cyprus Securities and Exchange Commission.
CySEC Rules	means the rules of the CySEC as documented in CySEC's directives and guidelines from time to time.
Fees	means any fees, commissions or similarly payable to us under the MMF Terms in respect of the MMF Services, as these are listed on the Plum Website from time to time.
Force Majeure Event	means acts of God, fire, flood, drought, earthquake or other natural disaster, epidemic or pandemic; terrorist attack, civil war, civil commotion or riots, war, threat of or preparation for war, armed conflict, imposition of Sanctions, embargo, or breaking off of diplomatic relations; nuclear, chemical or biological contamination or sonic boom; any law or any action taken by a regulatory or governmental authority, including without limitation imposing an export or import restriction, quota or prohibition; collapse of buildings, fire, explosion or accident; any labour or trade dispute, strikes, industrial action or lockouts (other than in each case by the party seeking to rely on this clause, or companies in the same group as that party); non-performance by suppliers or subcontractors (other than by companies in the same group as the party seeking to rely on this clause); and interruption or failure of utility service.
Institutional Cash Series	means Institutional Cash Series plc, an umbrella investment company with variable capital and having segregated liability between its funds

	<p>incorporated with limited liability in Ireland under registration number 298213 and is authorised in Ireland by the Central Bank of Ireland (the “Central Bank”) as an undertaking for collective investments in transferable securities.</p>
MMF	<p>means Money Market Fund and is the BlackRock ICS Euro Government Liquidity Fund issued by BlackRock Asset Management Ireland Limited which is authorised in Ireland and regulated by the Central Bank of Ireland (reference no. C21345).</p> <p>The MMF is a segregated compartment established and maintained by the Institutional Cash Series.</p>
MMF Services	<p>means the provision of certain investment and order handling services by Plum to you in the MMF through the Plum MMF Investment Account.</p>
MMF Manager	<p>means BlackRock Asset Management Ireland Limited, which is responsible for the day-to-day management of the MMF, either directly or by way of delegation.</p>
Losses	<p>means any liabilities, costs, expenses, damages and losses (including, but not limited to, any direct, indirect or consequential losses, loss of profits, goodwill, reputation, loss of business opportunity or anticipated savings, and all interest, penalties and legal costs (calculated on a full indemnity basis)).</p>
Net Asset Valuation	<p>means the aggregate value of the securities and other assets allocated to the MMF, minus any relevant liabilities and calculated in accordance with the terms of the Prospectus every Trading Day. This determines the trading value of Shares issued by the MMF.</p>
MMF Terms	<p>has the meaning given in the Introduction.</p>

Order	means an instruction from you to us to buy or sell Shares issued by the MMF on your behalf at the price issued at the next Net Asset Valuation.
Plum Account	means the notional account which will encompass the totality of the services we will provide to you, and through which you will manage money.
Plum App	has the meaning given in the Introduction.
Plum MMF Invested Wallet	means the balance you have invested in the MMF from the Plum MMF Investment Account. Your Plum MMF Invested Wallet is shown under “Plum Interest” in the Plum App.
Plum MMF Investment Account	means the account opened for purposes of your access to and use of the MMF Services and funded through the means of the Plum Wallet or through an instant payment directly from your Personal Account(s) via faster payment.
Plum Wallet	means an e-money wallet, the primary pocket in your Plum Account where funds originating from your Personal Account(s) are deposited to and withdrawn from.
Retail Client	has the meaning given in the CySEC Rules.
Risk Control	has the meaning given under Clause 4.1.
Sanctioned Person	The target of any Sanctions or located, organised or resident in a country or territory with which MMF Services are broadly restricted or prohibited by any Sanctions.
Sanctions	any economic, financial or trade sanctions or embargoes, export controls or other restrictive measures imposed by the United States of America (including those administered by the United States

	Department of the Treasury's Office of Foreign Assets Control), the European Union, any member state of the European Union, the United Kingdom (including those administered by HM Treasury) or the United Nations.
Share	means either the whole or a fraction of a share issued by the MMF which represents your participation in and associated rights in respect of the capital of the MMF.
Trading Day	means a day other than a Saturday, Sunday or a day when the MMF is not trading.
Transaction	means a transaction that arises following the execution of an Order.
US Person	means a citizen or resident of the United States as defined by the US Internal Revenue Service.
Website	means https://withplum.com/