KINSHIP SUPPORTER TERMS · LEGAL

Version v1.0 · effective 19 August 2026 · withkinship.ai/legal/supporter-terms/v1-0

Supporting someone's Kinship Plan

This is an agreement between you and **Legacy FS Limited** (company number 14762350, registered in England and Wales, registered office 88 Burroughs Drive, Dartford, England, DA1 5TX), trading as Kinship. It covers your contribution towards the Kinship Plan named in your invitation. The Plan Member is the person the Plan looks after; the Plan Manager runs it. Our Platform Terms sit underneath this; these terms win for anything about your contribution.

1. What your contribution does

The heart of it: you're paying Kinship towards the Plan's cost - care is what your money buys.

Your contribution is a payment to us, which we apply towards the Plan's charges: it reduces what's collected from the person responsible for the Plan. Anything beyond the charge your money can serve - this cycle's on a monthly Plan, or the next renewal on an annual Plan - goes to that Plan's **Kin Fund**, held for extras for the Plan Member, such as a pharmacy order or an additional consultation (the Kinship Plan Terms, section 11, say how the fund works). Every pound you contribute is spent on that Plan's care; it stays with the Plan until it is, and comes back to you under section 5 if the Plan ends or you cancel in time. Decisions about the Plan stay with the Plan Manager and the Plan Member, and what you see of it is whatever the Plan Member chooses to share.

Who can support a Plan. Anyone except the Plan Member. If the Plan Member contributes to their own Plan under these terms, the payment is returned and no agreement forms. If you live in the Plan Member's country, you contribute in local currency through the Plan's Care Partner (the local Kinship company named in the Plan, listed in our Care Partner Schedule) under its own contribution terms, where the app offers it; these terms cover contributions to us in pounds.

2. When this starts, and how we collect

The heart of it: it starts when you accept. You choose your rhythm, and we collect your full pledged amount about 10 days before the Plan's own date.

Your agreement forms when you tick the box and accept your invitation. You choose how you support: a **monthly amount**, an **annual amount**, or a **share of the Plan's first charge**. We record what you accepted and when, and we never store your full card number.

How collections work:

- We always collect your full pledged amount, never a part of it.
- Recurring collections run about 10 days before the Plan's own monthly (or renewal) date, so your support is in before the Plan is charged. Nobody is ever collected before the Plan has started.

- If you join a Plan that's already running, your first payment counts towards the Plan's next charge, and you skip the following collection rather than paying twice in quick succession. If the Plan has only just started, your first two payments may sit closer together than usual - we tell you the dates before you accept.
- The Plan Manager can see whether your contribution arrived.

3. Can you change your mind?

The heart of it: 14 days after your first collection - full refund, no fee, less only a fair share for care already delivered.

You can cancel within 14 days starting the day after your agreement forms. Tell us in the app, by email to support@withkinship.ai, or with the form below. We refund everything collected, to the same card, within 14 days of you telling us, with no fee - less, if care was delivered to the Plan in the meantime at your request under section 2, a fair share for that period.

4. Changing or stopping later - and one-off help

The heart of it: any time, from your next collection. Stopping never stops the Plan Member's care.

Change or stop your contribution any time in the app, effective from the next collection - one rule, both directions. The Plan carries on: the Plan Manager is told, and the funding adjusts. If a collection fails, we let you know and retry; a payment that doesn't clear simply rejoins your next collection, and is never taken mid-cycle when the card is fixed. There's no fee, no interest, and one missed collection never interrupts the Plan Member's care.

One-off help. Where a Plan is held in the Plan Member's own country, you can also step in with one-off help: it covers up to one month of that Plan, once every six months. To support such a Plan regularly, you can offer to become its plan manager instead - the app shows you how.

5. If the Plan ends - or someone dies

The heart of it: your contribution stops by itself, and unused money comes back to the card it came from.

If the Plan ends for any reason, your contribution stops automatically and anything collected but not yet applied to the Plan's charges - including your unspent part of the Plan's Kin Fund - is refunded to you within 14 days. If the Plan Member dies, the same applies from the date of death, with no fee or deduction of any kind, ever.

If you die, your contributions stop and are never pursued, and once we're told, your unspent part of the Kin Fund is refunded. Refunds under this section always go to your original payment method, in the currency you paid. Where a refund cannot be returned after reasonable efforts, we hold it as unclaimed money.

6. The legal bits

Sections 13 (if things go wrong) and 14 (complaints, your information, and the legal bits) of the Kinship Plan Terms apply here as if written out, reading "the Plan" as your contribution. Nobody but you and us gets rights under this agreement. Governed by the law of England and Wales; you keep your local consumer rights, and Scotland and Northern Ireland residents can use their local courts.

Cancellation form: To Legacy FS Limited, 88 Burroughs Drive, Dartford, England, DA1 5TX, or support@withkinship.ai. "I cancel my contribution to the Kinship Plan for [member], accepted on [date]." Your name and the date.