ARCTIC CIRCLE MEMBERSHIP TERMS & CONDITIONS

Upon submitting my first payment of 25usd I agree to enrolling and becoming a member under the **No Plans Adventures LLC** program "**Arctic Circle**" and agree to the following terms and conditions:

I agree to opening an account under **No Plans Adventures LLC** and having the credit card of my choosing charged 25usd on the 15th of every month unless I pause or cancel my membership. I agree to receiving zero compensation in the form of interest or any other alternative. I understand that I am permitted to contribute any amount greater than 25usd. I agree to having my **Arctic Circle Membership** terminated, at the full discretion of **No Plans Adventures LLC** for violating the **Arctic Circle Membership Terms & Conditions**. I understand that I am free to terminate my **Arctic Circle Membership** of my own accord at any time and will have my account refunded to me per the **Arctic Circle Cash Back Policy**.

Arctic Circle Membership entitles me to exclusive discounts on trips booked through No Plans Adventures LLC. Discounts can be implemented or revoked at any time by No Plans Adventures LLC. I understand that if I choose to cancel my Arctic Circle Membership before embarking for my discounted trip, No Plans Adventures LLC is permitted to retract my Arctic Circle discount for said trip and I agree to paying the new adjusted trip cost. Upon booking an adventure with No Plans Adventures LLC, I understand my right to use all or part of my Arctic Circle Fund as credit towards said adventure at a rate of 100% and will have my options thoroughly explained to me by No Plans Adventures LLC at the time of booking. I am still eligible to receive a personalized payment plan upon booking my adventure whether or not I choose to incorporate my Arctic Circle Fund. I understand that I may choose to pause my Arctic Circle Membership at no cost after booking a trip with No Plans Adventures LLC for the duration of my trip payment plan. Upon submission of my final payment towards said trip, I agree to my Arctic Circle Membership being automatically reinstated on the 15th of that month.

Arctic Circle Cash Back Policy is as follows: I am entitled to receive 90% of my most recent contribution within 5-10 business days via PayPal. I am entitled to receive 90% of any amount (including full amount) I choose from my total fund paid out in no more than six monthly installments via PayPal.

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