

BudgetX AI Terms of Service

Effective Date: January 13, 2026

1. Introduction

Applicable Terms. Thank you for using BudgetX AI. BudgetX AI is an AI-powered financial management service ("Service") provided by BudgetX AI ("Company", "we", "our", or "us"). Your use of BudgetX AI and its features, including budget tracking, expense management, financial insights, AI assistant, and other digital content or services (referred to as "Content") available through it is subject to these BudgetX AI Terms of Service ("Terms" or "ToS").

By accessing or using BudgetX AI, you agree to be bound by these Terms. If you do not agree to these Terms, you may not access or use our Service.

2. Your Use of BudgetX AI

Access to and Use of Service. You may use BudgetX AI to manage your finances, track expenses, create budgets, receive AI-powered insights, and access other financial management features on your mobile device, computer, or other supported device ("Device"). To use BudgetX AI, you will need a Device that meets the system and compatibility requirements, a working Internet connection, and compatible software. The availability of Content and features may vary between countries, and not all Content or features may be available in your country.

Age Restrictions. You must be at least 18 years old to use BudgetX AI. By using our Service, you represent and warrant that you are 18 years of age or older. If you are under 18, you must have your parent or legal guardian's permission to use BudgetX AI and to accept these Terms.

Account Registration. To use BudgetX AI, you must create a valid account ("Account"). You are responsible for maintaining the confidentiality of your account credentials and for all activities that occur under your Account. You must notify us immediately of any unauthorized use of your Account.

Third-Party Fees. You are responsible for any access or data fees incurred from third parties (such as your Internet provider or mobile carrier) in connection with your use of BudgetX AI.

Updates. BudgetX AI or related features may need to be updated for bug fixes, enhanced functions, security improvements, and new versions (collectively, "Updates"). By agreeing to these Terms and using BudgetX AI, you agree to receive such Updates automatically. Critical security updates may be completed irrespective of your Update settings.

Information About You. Our Privacy Policy explains how we treat your personal data and protect your privacy when using BudgetX AI. By using our Service, you agree to our collection and use of information in accordance with our Privacy Policy.

Financial Data Connection. BudgetX AI may allow you to connect your financial accounts through third-party services (such as Plaid). By connecting your accounts, you authorize us to access and retrieve your financial information for the purpose of providing our Service. You acknowledge that we are not responsible for the acts or omissions of these third-party services.

Security. You must keep your account details secure and must not share them with anyone else. You must enable two-factor authentication when available and notify us immediately of any unauthorized access to your Account.

3. Purchases and Payments

Free Features. BudgetX AI may offer certain features free of charge. Additional limitations may apply to your access and use of free features.

Premium Subscriptions. BudgetX AI offers premium subscription plans with additional features. When you purchase a subscription, you enter into a separate agreement for that subscription based on these Terms.

Payment Processing. Payments are processed through the Google Play Store, Apple App Store, or other authorized payment processors. You must abide by the relevant terms and conditions of the payment processor. You are responsible for all amounts payable associated with purchases made through BudgetX AI.

Pricing. Pricing and availability of all subscription plans and features displayed through BudgetX AI are subject to change at any time prior to purchase.

Taxes. You are responsible for any applicable taxes associated with your subscription. If we are obligated to collect taxes, they will be charged to you.

Subscriptions - Automatic Renewal. Subscriptions are automatically charged each billing period (monthly or annually) until you cancel. You may be charged up to 24 hours before the beginning of each billing period.

Trial Periods. When you subscribe to a premium plan, you may receive access to premium features at no charge for a specified trial period. To avoid being charged, you must cancel before the end of the trial period. Once you cancel your trial, you will immediately lose access to premium features.

Cancellations. You may cancel your subscription at any time before the end of the current billing period. The cancellation will take effect at the end of the current billing period, and you will not be charged for subsequent periods. You will not receive a refund for the current billing period.

Refunds. All sales are final unless otherwise required by law or the refund policy of the applicable app store. Please refer to the Google Play Store or Apple App Store refund policies for more information.

4. Rights and Restrictions

License to Use Service. Subject to your compliance with these Terms, we grant you a limited, non-exclusive, non-transferable, revocable license to access and use BudgetX AI for your personal, non-commercial use only.

Restrictions. You may not:

- Use the Service for any illegal or unauthorized purpose
- Reverse engineer, decompile, or disassemble any part of the Service
- Copy, modify, or create derivative works of the Service
- Sell, rent, lease, or sublicense the Service to any third party
- Use the Service to transmit malware or any malicious code
- Attempt to gain unauthorized access to our systems or user accounts
- Use automated means to access the Service without our permission
- Interfere with or disrupt the Service or servers
- Remove any proprietary notices from the Service

Violation of Terms. If you violate any of these Terms, your rights under this license will immediately terminate, and we may terminate your access to BudgetX AI and your Account without refund.

5. User Content and Conduct

User Data. You retain ownership of all financial data, receipts, notes, and other content you provide to BudgetX AI ("User Content"). By using the Service, you grant us a limited license to use, process, and analyze your User Content solely for the purpose of providing and improving our Service.

Accuracy of Information. You are responsible for ensuring that all information you provide to BudgetX AI is accurate, current, and complete. We are not responsible for any losses or damages resulting from inaccurate information.

Prohibited Uses. You agree not to use BudgetX AI for any fraudulent, illegal, or unauthorized purposes, including but not limited to money laundering, tax evasion, or any other financial crimes.

6. AI Features and Disclaimers

AI-Generated Content. BudgetX AI uses artificial intelligence to provide insights, recommendations, and financial advice. This AI-generated content is provided for informational purposes only and should not be considered as professional financial, investment, tax, or legal advice.

No Financial Advice. BudgetX AI is not a financial advisor, and we do not provide personalized financial, investment, tax, or legal advice. You should consult with qualified professionals before making any financial decisions based on information provided by our Service.

Accuracy Limitations. While we strive for accuracy, AI-generated insights may contain errors or inaccuracies. We do not guarantee the accuracy, completeness, or reliability of any AI-generated content.

7. Intellectual Property

BudgetX AI and its original content, features, and functionality are owned by BudgetX AI and are protected by international copyright, trademark, patent, trade secret, and other intellectual property laws. Our Service may contain trademarks, service marks, and logos that are the property of BudgetX AI or third parties. You are not permitted to use these marks without our prior written consent or the consent of the third party.

8. Third-Party Services

BudgetX AI may integrate with or provide access to third-party services, including financial institutions and data aggregation services. Your use of these third-party services is subject to their respective terms and conditions. We are not responsible for the content, privacy policies, or practices of any third-party services.

9. Disclaimers and Limitation of Liability

Service Provided "As Is". BUDGETX AI IS PROVIDED "AS IS" AND "AS AVAILABLE" WITHOUT WARRANTIES OF ANY KIND, WHETHER EXPRESS OR IMPLIED, INCLUDING

BUT NOT LIMITED TO WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, AND NON-INFRINGEMENT.

Limitation of Liability. TO THE MAXIMUM EXTENT PERMITTED BY LAW, BUDGETX AI SHALL NOT BE LIABLE FOR ANY INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL, OR PUNITIVE DAMAGES, OR ANY LOSS OF PROFITS OR REVENUES, WHETHER INCURRED DIRECTLY OR INDIRECTLY, OR ANY LOSS OF DATA, USE, GOODWILL, OR OTHER INTANGIBLE LOSSES.

IN NO EVENT SHALL BUDGETX AI'S AGGREGATE LIABILITY FOR ALL CLAIMS RELATED TO THE SERVICE EXCEED THE AMOUNT YOU PAID US IN THE TWELVE (12) MONTHS PRIOR TO THE EVENT GIVING RISE TO THE LIABILITY.

10. Indemnification

You agree to indemnify, defend, and hold harmless BudgetX AI and its officers, directors, employees, and agents from and against any claims, liabilities, damages, losses, and expenses, including reasonable attorney's fees, arising out of or in any way connected with your access to or use of the Service, your violation of these Terms, or your violation of any rights of another.

11. Termination

We may terminate or suspend your Account and access to the Service immediately, without prior notice or liability, for any reason, including if you breach these Terms. Upon termination, your right to use the Service will immediately cease. You may terminate your Account at any time by contacting our support team or through the account settings in the application.

12. Data Deletion

Upon termination of your Account, we will delete or anonymize your personal data within 90 days, except where we are required to retain it by law. You may request deletion of your data at any time by contacting our support team.

13. Governing Law and Dispute Resolution

Governing Law. These Terms shall be governed by and construed in accordance with the laws of the United States and the State of Florida, without regard to its conflict of law provisions.

Arbitration. Any dispute arising out of or relating to these Terms or the Service shall be resolved through binding arbitration in accordance with the rules of the American Arbitration Association. The arbitration shall be conducted in Miami, Florida, and judgment on the award may be entered in any court having jurisdiction.

Class Action Waiver. You agree that any dispute resolution proceedings will be conducted only on an individual basis and not in a class, consolidated, or representative action.

14. Changes to Terms

We reserve the right to modify these Terms at any time. If we make material changes, we will notify you at least 30 days before the changes take effect. Your continued use of BudgetX AI after the changes take effect will constitute your acceptance of the new Terms.

15. General Provisions

Entire Agreement. These Terms constitute the entire agreement between you and BudgetX AI regarding the use of the Service.

Severability. If any provision of these Terms is found to be unenforceable or invalid, that provision shall be limited or eliminated to the minimum extent necessary so that these Terms shall otherwise remain in full force and effect.

Waiver. No waiver of any term of these Terms shall be deemed a further or continuing waiver of such term or any other term.

Assignment. You may not assign or transfer these Terms, by operation of law or otherwise, without our prior written consent. We may assign or transfer these Terms, in whole or in part, without restriction.

16. Contact Information

If you have any questions about these Terms of Service, please contact us at:

BudgetX AI

Email: support@budgetxai.com

Website: www.budgetxai.com

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