Terms of Use

Effective as of January 1st, 2025 Harvest | www.harvest-app.co

1. Introduction

Welcome to Harvest — a faith-based financial technology platform designed to help Christians align their investments with their values.

By accessing or using our website, app, or services ("Platform"), you agree to these Terms of Use. If you do not agree with these terms, please do not use the Platform.

2. Important Disclaimer

Harvest is currently in the development and pre-registration phase. We are **not yet registered** as a Registered Investment Adviser (RIA) with the U.S. Securities and Exchange Commission (SEC) or any state securities authority.

All content, tools, and features are for **educational and informational purposes only** and do not constitute financial, investment, legal, or tax advice. No investment advisory relationship exists at this time.

3. Use of the Platform

You may use the Platform for lawful, personal, and non-commercial purposes only. You agree not to misuse, copy, or attempt to access secure areas without authorization.

4. Third-Party Services

The Platform integrates with services like:

- Plaid (banking)
- Stripe (payments)
- Firebase (hosting)
- HubSpot or MailerLite (email automation)
 Each of these partners operates under their own terms and policies. Harvest is not responsible for their independent practices.

5. Intellectual Property

All site content, branding, and code are the exclusive property of Harvest and may not be reproduced without written consent.

6. Limitation of Liability

Harvest is not liable for any damages arising from use or reliance on the Platform. Your use is at your own risk, especially given the current non-advisory nature of the product.

7. Termination

We reserve the right to terminate or suspend your access to the Platform at any time for any reason, including suspected misuse or violation of these Terms.

8. Contact Information

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