

# **Terms and Conditions for Financial Advice Mobile App**

**Last Updated: 12/12/2023**

Welcome to FCAI, a mobile application ("the App") that provides financial advice and consulting services. Before you use the App, please carefully read and understand the following terms and conditions ("Terms") that govern your use of the App.

By accessing or using the App, you agree to be bound by these Terms. If you do not agree with any part of these Terms, you must not use the App.

## **1. User Eligibility**

You must be at least 18 years old to use the App. By using the App, you affirm that you are over 18 years old and capable of entering into a legally binding agreement.

## **2. Nature of Advice**

The App provides general financial advice generated by algorithms and may also include advice from licensed financial advisors. All advice provided is for informational purposes only and should not be considered as personalized financial advice or a substitute for professional financial advice.

### **3. User Responsibilities**

- (a) You are solely responsible for the decisions you make based on the advice received from the App.
- (b) You acknowledge that the financial advice provided is general in nature and may not take into account your specific financial situation, objectives, or needs.
- (c) It is your responsibility to consult with a qualified financial advisor for personalized advice based on your individual circumstances.

### **4. Financial Advisor Contributions**

- (a) The App may include advice from licensed financial advisors. This advice is provided for informational purposes only, and the App does not endorse or guarantee the accuracy, completeness, or suitability of any advice provided by external financial advisors.
- (b) The App does not assume any liability for the actions or advice of external financial advisors.

### **5. Accuracy of Information**

While we strive to provide accurate and up-to-date information, we do not warrant or guarantee the accuracy, completeness, or reliability of any information on the App.

### **6. User Account**

- (a) To access certain features of the App, you may be required to create a user account. You agree to provide

accurate, current, and complete information during the registration process.

(b) You are responsible for maintaining the confidentiality of your account credentials and for all activities that occur under your account.

## **7. Privacy Policy**

Your use of the App is also governed by our Privacy Policy, which can be found

<https://github.com/SolidD2021/T-C/blob/main/Privacy%20Policy%20PDF.pdf>

. Please review the Privacy Policy to understand how we collect, use, and disclose information.

## **8. Termination of Service**

We reserve the right to terminate or suspend your access to the App at any time, without prior notice, for any reason, including, but not limited to, a breach of these Terms.

## **9. Changes to Terms**

We may update these Terms from time to time. Any changes will be effective immediately upon posting the updated Terms on the App. Your continued use of the App after the posting of changes constitutes your acceptance of the modified Terms.

## **10. Contact Information**

If you have any questions or concerns about these Terms, please contact us at [Jack@FCAI.com](mailto:Jack@FCAI.com).

By using the App, you agree to comply with these Terms.

Thank you for using FCAI!