

TRUF Terms and Conditions

Effective Date: 16.05.2023

The Really Useful Finance Company OÜ ("TRUF", "we", "us", "our") provides financial independence tools ("Service"), designed to help you plan your financial future, track your financial independence journey, and understand your current financial standing.

Our services are accessible through our website at <https://truf.company/> and our mobile application. Before using any of our platforms or services, we urge you to carefully read and understand these Terms and Conditions.

Acceptance of Terms and Conditions

Your access to and utilization of our Service is predicated upon your acceptance of and compliance with these Terms and Conditions. These Terms and Conditions are applicable to all visitors, users, and others who access or use our Service.

By accessing or using the Service you agree to be bound by these Terms. If you disagree with any part of the terms then you may not access the Service.

Account Registration

To access our Service, you are required to register for an account. This involves providing a valid email address and creating a secure password. You agree to maintain the confidentiality of your account information, taking full responsibility for all activities that occur under your account. In the event of unauthorized use of your account or any other security breaches, you agree to immediately notify TRUF.

Use of the Service

Our Service is provided to you free of charge for personal and non-commercial use. By using our Service, you agree:

1. You will only use the Service for your personal, non-commercial use, and only in a manner that complies with all laws that apply to you.
2. You will not use the Service in any way that could harm, disable, overburden or impair our servers or networks, or interfere with any other party's use and enjoyment of the Service.
3. You will not attempt to gain unauthorized access to any of the Service, user accounts, or computer systems or networks, through hacking, password mining or any other means.
4. You will not share your password or let anyone else access your account, or do anything else that might jeopardize the security of your account.
5. You will not use the Service for any illegal purpose, or in violation of any local, state, national, or international law, including, without limitation, laws governing intellectual property and other proprietary rights, data protection and privacy.
6. You will not remove, circumvent, disable, damage or otherwise interfere with any security-related features of the Service, features that prevent or restrict the use or copying of any content accessible through the Service, or features that enforce limitations on the use of the Service.

Please note that we reserve the right, at our sole discretion, to terminate your access to the Service for violating any of the prohibited uses or for any other reason.

Intellectual Property Rights

TRUF, or our licensors, own all intellectual property rights in the Service, including but not limited to text, graphics, logos, images, software, and databases. Unauthorized use, copying, modification, or distribution of any of our copyrighted materials, trademarks, or other proprietary information is strictly prohibited without obtaining our prior written consent.

User Conduct and Obligations

As a user of the Service, you agree to:

1. Provide accurate, current, and complete information during registration and when using the Service.
2. Maintain the security of your account by not sharing your password or access credentials with others.
3. Be responsible for all activities that occur under your account.
4. Not use the Service for any illegal or unauthorized purpose or engage in any conduct that may harm TRUF or other users of the Service.

Data Privacy and Protection

At TRUF, we hold your privacy in high regard. We encourage you to review our Privacy Policy, which elucidates how we collect, utilize, and safeguard your personal information when you use our Service.

Disclaimer of Warranties

The Service is provided "as is" without any warranties, whether express or implied, including but not limited to warranties of merchantability, fitness for a particular purpose, or non-infringement. TRUF does not warrant that the Service will be uninterrupted, error-free, or completely secure. We also do not guarantee the accuracy or completeness of the information provided through the Service. You understand and agree that your use of the Service is at your own risk.

Limitation of Liability

In no event shall TRUF, its affiliates, directors, employees, or agents be liable for any indirect, incidental, special, consequential, or punitive damages, including without limitation, loss of profits, data, use, goodwill, or other intangible losses, resulting from (i) your access to or use of or inability to access or use the Service; (ii) any conduct or content of any third party on the Service; (iii) any content obtained from the Service; and

(iv) unauthorized access, use, or alteration of your transmissions or content, whether based on warranty, contract, tort (including negligence), or any other legal theory, whether or not we have been informed of the possibility of such damage, and even if a remedy set forth herein is found to have failed its essential.

Changes to the Terms and Conditions

We reserve the right to modify or replace these Terms and Conditions at any time.

By continuing to access or use our Service after those revisions become effective, you agree to be bound by the revised terms. If you do not agree to the new terms, in whole or in part, please stop using the website and the Service.

If we make changes to these Terms & Conditions, we will notify you by posting a notice on our website, and/or sending you an email if you have provided one. We encourage users to frequently check this page for any changes.

Your continued use of the Service following the posting of changes to these Terms & Conditions will constitute your acceptance of those changes. If you do not agree to the changes, you must stop using the Service.

The date the Terms & Conditions was last revised is identified at the top of the page. You are responsible for ensuring we have an up-to-date active and deliverable email address for you and for periodically visiting our website and this Terms & Conditions to check for any changes.

Contact Us

If you have any questions, concerns or require further clarification regarding these terms, you are welcome to contact us via email hello@truf.company.

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