

Terms and Conditions

Effective Date: 11 September 2024

Welcome to PennyFlo.io, an online platform designed to assist businesses in managing their financial operations. By accessing or using our website and services, you agree to comply with and be bound by the following terms and conditions. Please read them carefully.

1. Acceptance of Terms

By using the PennyFlo.io website and services, you agree to these Terms and Conditions in full. If you disagree with any part of these terms, you must not use our platform.

2. Definitions

“We,” “Us,” “Our” refers to PennyFlo, the service provider.

“You,” “Your” refers to the user or customer of PennyFlo.

“Platform” refers to PennyFlo’s website, software, and services.

3. Eligibility

You must be at least 18 years old to use the PennyFlo platform. By using our services, you guarantee you have the legal right to enter into these Terms and Conditions.

4. Services

PennyFlo provides software solutions for automating financial operations, cash flow management, and other related services. We reserve the right to modify, update, or discontinue any aspect of our services at any time without notice.

5. User Accounts

To access certain features of the platform, you may need to create an account. You agree to:

- Provide accurate and complete information during registration.
- Maintain the confidentiality of your login credentials.
- Notify us immediately of any unauthorized use of your account.

6. Free Trials and Subscriptions

- Free Trials: We can offer free trials for certain services. Upon the free trial period ends, you may be automatically enrolled in a paid subscription unless you cancel beforehand.

- **Paid Subscriptions:** If you choose to subscribe to a paid service, you agree to pay all fees associated with the subscription. You may cancel at any time, but no refunds will be given for unused periods of a subscription.

7. Payment and Billing

You agree to provide accurate payment information and authorize PennyFlo to charge all applicable fees to your designated payment method. All fees are non-refundable unless otherwise stated.

8. Intellectual Property

All content, software, and trademarks on the PennyFlo platform are owned by or licensed to PennyFlo. You agree not to reproduce, distribute, or create derivative works from any of the material on the platform without our prior written consent.

9. User Content

If you submit any content, feedback, or suggestions to PennyFlo, you grant us a worldwide, royalty-free, irrevocable license to use, reproduce, and distribute this content for the purpose of providing and improving our services.

10. Prohibited Activities

You agree not to:

- Use the platform for any illegal activities.
- Attempt to hack, disrupt, or interfere with the functionality of the platform.
- Use automated systems (bots) to access or interact with the platform.

11. Termination

We reserve the right to suspend or terminate your account at any time if you violate these terms or engage in activities that harm our business or other users.

12. Limitation of Liability

PennyFlo is not liable for any direct, indirect, incidental, or consequential damages arising from your use of the platform. You agree to use the platform at your own risk.

13. Disclaimer of Warranties

PennyFlo provides the platform on an 'as-is' and 'as-available' basis. We make no warranties, express or implied, regarding the platform's availability, accuracy, or suitability for your needs.

14. Governing Law

These terms are governed by and construed in accordance with the laws of England & Wales, UK and India. Any disputes related to these terms will be subject to the exclusive jurisdiction of the courts located in England & Wales, UK and India.

15. Changes to Terms and Conditions

We reserve the right to update these terms at any time. Changes will be posted on our website, and it is your responsibility to review these terms periodically.

16. Contact Information

If you have any questions about these Terms and Conditions, please contact us at:

Email: founders@pennyflo.io

Address:

1. 60/49E, Third Floor, JC Chambers, Panampilly Nagar P O, Ernakulam, Kerala, India
PIN: 682036
2. 128 City Road, London, EC1V 2NX, United Kingdom