# BudgetClip Inc. User Agreement

Effective date: October 19, 2026 (new express acceptances) | Version: 1.6

## 1. Who we are and how you accept

BudgetClip Inc., a Canadian corporation incorporated on October 18, 2026 and registered in Ontario, operates the BudgetClip budgeting application and hosted service. In this agreement, "we" and "us" mean BudgetClip Inc.; "BudgetClip" is the product name. This agreement governs the BudgetClip hosted service and any desktop application made available under it. The current hosted service is an invitation-only early beta; paid plans and a desktop offering are not currently available. Creating a beta account does not authorize a charge. Section 3 explains how it applies to self-hosted software. For paid purchases, the supplier identification and contact details disclosed before purchase and included in your purchase confirmation form part of this agreement. Contact us at support@budgetclip.ca. This version applies to new express acceptances from the effective date. Existing acceptances are not rewritten; material changes for existing users require the notice and any renewed acceptance described in section 16.

You accept this agreement by selecting the acceptance control presented when you create an account or purchase a license. We will make the agreement and your purchase terms available for you to retain. Our privacy disclosures, including the in-app Data & privacy page and any separately presented Privacy Policy, explain our personal-information practices. Accepting this agreement does not replace any separate consent required by law, and does not opt you into marketing.

## 2. Eligibility and availability

You must be at least the age of majority where you live and legally able to enter into this agreement. BudgetClip is intended for users in Canada. Availability in particular provinces or territories is subject to the locations supported by the product and purchase process. You may use BudgetClip only for accounts and information you are authorized to access. Availability of the website alone does not mean a paid plan is offered in your location.

Your rights under applicable consumer, privacy and other mandatory laws remain in effect. Nothing in this agreement excludes a right or remedy that cannot lawfully be excluded.

## 3. Available versions and software licenses

Current hosted beta: access by invitation to the features available in the product. If paid hosted plans are introduced, access will cover the features and subscription period disclosed at checkout. If a paid desktop application is offered, its license duration, renewal and update terms will be disclosed before purchase. A self-hosted version, when made available, has no BudgetClip license fee; you are responsible for your hosting, maintenance, security and backups. Third-party services may charge separately.

For proprietary software, we grant you a limited, non-exclusive license to use the purchased version for your own authorized purposes during its stated license term. Device limits, if any, must be disclosed before purchase. Do not redistribute or resell proprietary software except as permitted by law or written permission. Any open-source components, including any self-hosted release distributed under an open-source license, are governed by their accompanying licenses. This agreement does not restrict rights granted by those licenses. Separately supplied BudgetClip hosted services remain subject to this agreement.

## 4. Budgeting tools and financial decisions

BudgetClip currently organizes and tracks financial information. It does not currently initiate payments, hold customer funds or execute financial transactions. Categorization, balances, forecasts, reminders and other outputs may be incomplete, delayed or incorrect. Check material information against your financial institution's records.

BudgetClip provides informational tools, not individualized financial, investment, tax or legal advice. It does not guarantee savings, returns, debt reduction or any particular financial outcome. You remain responsible for your financial decisions and for meeting payment and tax obligations.

## 5. Accounts and acceptable use

Provide accurate account and billing information, keep your account credentials secure, and promptly notify us of suspected unauthorized access. You are responsible for activity you authorize and for taking reasonable steps to protect your account. This does not make you automatically responsible for activity caused by our failure to meet applicable legal duties.

Do not use BudgetClip unlawfully; access another person's information without permission; introduce malware; interfere with service security or availability; scrape or extract other users' information; or evade lawful access restrictions. Security research must avoid accessing other users' data or disrupting the service. Report suspected vulnerabilities to support@budgetclip.ca.

## 6. Bank connections and third-party services

BudgetClip currently supports connections through SimpleFIN. Plaid may be offered in the future when made available in the product. You choose whether to connect a financial account and authorize the retrieval of the information described in the connection flow. That permission is limited to the requested connection and does not authorize BudgetClip to move money.

BudgetClip does not store your bank login credentials. Connections may use access tokens or other connection identifiers. A connection provider or financial institution may process authentication information under its own terms and privacy notice. Review those documents before connecting. Use Account → Data & privacy to disconnect a configured bank connection. BudgetClip disables new imports and removes its stored connection credentials after active imports finish. Imported history stays. You must separately revoke provider-side access and manage any paid subscription with SimpleFIN; disconnecting in BudgetClip does not perform those provider actions. Reconnection is operator-assisted during this beta.

Institution coverage, refresh timing and connection availability depend in part on third parties and can change. We do not guarantee uninterrupted connections or complete bank data. Third-party terms govern your relationship with those providers, but do not excuse us from obligations we owe you under applicable law. Third-party fees, where applicable, will be identified before you agree to pay them.

## 7. Prices, billing and renewal

The current hosted service remains an invitation beta; paid subscriptions are not yet open. Creating or keeping a beta account does not authorize a charge or automatically enroll you in Connected. Before applying any change to existing beta bank-sync access, we will explain the change and applicable transition timing.

The launch plans are Free and BudgetClip Connected. Free includes manual budgeting, manual transaction entry and editing, and file imports without a time limit or payment card. Connected is CA$7.99 per month or CA$79 per year, billed in Canadian dollars before applicable taxes. One subscription covers one user account and all of its independent Budgets. Connected provides automatic bank sync when supported connections are available. Future AI features or money transfers/payments are not currently available; any later availability remains subject to sections 10 and 12. There is no time-limited trial or automatic conversion of Free access to paid access.

Before purchase, we will disclose the price, currency, applicable taxes and fees, billing interval, included features and automatic-renewal terms. Taxes we are required to collect will be shown before payment. A Connected subscription renews automatically at the selected interval only after you explicitly authorize recurring charges. Your checkout confirmation forms part of this agreement. Stripe processes subscription payments under its own terms and privacy notice; BudgetClip does not collect card numbers in its forms. No fee or material purchase restriction will be introduced through an undisclosed checkout term.

If a Connected renewal payment fails, Connected features continue for 30 days from the first failed renewal. Further payment retries do not extend that period. After the grace period, Connected features pause until successful payment is confirmed. Free features, your existing records and data export remain available. We will provide notice and an opportunity to resolve payment problems, subject to applicable law.

We will give at least 30 days' notice of subscription price changes, or longer if required by law. Changes apply at a subsequent renewal, not retroactively to a prepaid period. You may cancel before the changed price takes effect. If a paid desktop application is offered later, its license duration, renewal and update terms will be disclosed separately before purchase and in your confirmation.

## 8. Cancellation and refunds

You may cancel Connected renewal through Payment → Manage in Stripe, or by emailing support@budgetclip.ca. Email cancellation is effective when received; our processing delay will not create an additional renewal charge. Normal cancellation stops future renewal and leaves Connected available through the current paid period, then returns your account to Free with existing financial records preserved. Account deletion ends paid access immediately as described in section 11. Any legally required cancellation method, deadline, refund or notice takes precedence.

For your first Connected purchase, monthly or annual, request a refund at support@budgetclip.ca within 30 days of the initial payment for a full refund of that payment. A first-purchase refund ends Connected and prevents its next renewal; Free remains available. Renewal payments are normally non-refundable and cancellation does not create a prorated refund, except where required by law or expressly offered in your purchase terms. Account deletion does not itself request or create a refund. Contact support@budgetclip.ca about billing errors or refunds. If we permanently discontinue a paid service before the end of a prepaid term, we will refund the unused portion unless an alternative remedy is agreed with you and permitted by law.

## 9. Your information and privacy

You retain your rights in information you upload or import. You grant us only the permissions reasonably necessary to process that information to provide the features you request and operate, secure and support the service, in accordance with our disclosed privacy practices and applicable law. This permission ends when the information is deleted, except for permitted retention described in our privacy disclosures.

The hosted BudgetClip service runs on DigitalOcean servers in Canada. This does not mean every third-party provider processes information only in Canada. Our privacy disclosures describe relevant recipients, purposes, safeguards and retention limits. The current in-app Data & privacy page describes implementation limits; our public Privacy Policy describes current practices; any additional paid-service disclosures and billing-record retention schedule must be settled before paid activation. Do not upload another person's information without appropriate authority.

## 10. AI, analytics and future data uses

If we introduce AI features, we will explain what information they use, whether information is sent to an external provider, and any relevant retention or model-training practices before you enable or use them. We will obtain any required separate consent. AI-generated suggestions may be incorrect or unsuitable; verify them before making financial decisions.

Analytics, if enabled, will be described in our privacy disclosures, including the information collected, providers, purposes and any required choices. This agreement does not authorize selling personal information, sharing financial information for advertising, or training external AI models on your financial information. Any future proposal for those uses must undergo the required legal review, disclosures and consent process before it begins.

## 11. Export, deletion and backups

You can export your active records from Account → Data & privacy using Export JSON or Export transaction CSV. Exports require a signed-in session and fresh password verification, plus an authentication or recovery code if two-factor authentication is enabled. JSON includes active financial records, BudgetClip metadata and supported preferences from the browser making the request. CSV contains one row per transaction split. Both include all currencies and reporting-excluded accounts within the supported date range. Deleted records, attachment file contents, credentials and infrastructure logs are excluded; JSON includes attachment metadata. An export is not a restorable database backup. If an export exceeds the app's limits, or you need excluded attachment files or assistance, contact support@budgetclip.ca. Keep downloaded financial files private.

To request account deletion, use Account → Data & privacy → Delete account. Export anything you need first. The flow requires account verification, explicit deletion and retention acknowledgements, typing the email address displayed for your account, and fresh password/two-factor verification before final deletion. It disconnects bank feeds and waits for credential cleanup before a separate final deletion confirmation. Administrator accounts, accounts with attachments and shared-group cases require operator-assisted closure. You may also contact support@budgetclip.ca for assistance. Normal subscription cancellation preserves your account. When paid billing is available, final verified account deletion cancels your BudgetClip subscription and removes its Customer/payment details before active account erasure; preparing deletion does not cancel it. If provider cleanup cannot be confirmed, account deletion pauses for safe retry. Separate subscriptions with a bank-data provider are not canceled by this action. Lawfully required provider invoice/billing history may remain subject to the retention explanation below.

On a verified deletion request, we will remove personal information from active systems without unnecessary delay, subject to applicable law, except information that must be retained for a lawful purpose. If we must retain information, we will explain the reason and applicable retention period unless prohibited by law. Retention is limited to what is reasonably necessary for that purpose. Account deletion does not automatically erase existing backup copies, infrastructure logs, consumed invitation/acceptance records or orphaned attachment files; these require operator review and cleanup. A minimal deletion register remains to prevent a restored account from being reactivated.

The hosted beta has daily encrypted backups with a 30-day daily-backup retention target, as described in the Privacy Policy. Operational failures, protected pending copies or legal holds may delay expiry and require review. Retained deployment rollback copies are not a complete financial-data backup or a guarantee of recovery. Restoration requires operator review and preservation of current deletion records so deleted accounts are not returned to ordinary use. Self-hosted users are responsible for their own backups and deletion procedures.

## 12. Support, changes and future payments

Support channels and any response commitments are stated in your plan. Unless expressly included, we do not promise a particular response time or continuous availability. We may maintain, update or change the service. We will give reasonable advance notice of a material reduction in paid functionality and provide remedies required by law.

Payment initiation or money movement is outside the present service. If introduced, it will require a separate enrollment and authorization flow, provider identification, fees, cancellation and error-handling disclosures, and any required additional terms. Accepting this agreement alone does not authorize a future payment or financial transaction.

## 13. Suspension and termination

We may restrict or suspend access where reasonably necessary to address a security threat, unlawful use, material breach or unpaid fees. Where practicable, we will give notice, explain the reason and allow you to correct the issue. Immediate restrictions may be necessary to protect users or comply with law. You may contact support to request review.

We may terminate access for an unresolved material breach or discontinue the service with reasonable notice. Export opportunities, prepaid-service remedies and legally required refunds remain governed by sections 8 and 11. Ending hosted access does not revoke rights independently granted by an applicable open-source license.

## 14. Warranties and liability

We will exercise reasonable care in providing the service. To the extent permitted by law, we do not promise error-free operation, uninterrupted availability or the suitability of outputs for a particular financial decision. All non-excludable warranties, obligations and remedies remain available.

Where legally permitted, neither party is liable to the other for indirect or consequential losses arising from this agreement. Where legally permitted, our total liability arising from the service is limited to the greater of CAD $100 or the fees you paid us for the affected service during the 12 months before the event giving rise to the claim. This limit does not apply to fraud, intentional misconduct, gross negligence, breach of confidentiality or personal-information protection obligations, or any liability that cannot lawfully be limited. A third-party failure does not remove our liability for our own acts or omissions.

## 15. Disputes and governing law

Please first contact support@budgetclip.ca so we can try to resolve a concern. You retain the right to pursue available legal remedies. This agreement does not require arbitration, waive participation in a class action or restrict complaints to a regulator.

Subject to mandatory laws applicable to you, this agreement is governed by Ontario law and applicable Canadian federal law. This choice does not deprive you of mandatory protections or a right to bring proceedings in a forum available under applicable law.

## 16. Agreement updates and transfers

We will notify you of material agreement changes at least 30 days before they take effect, or sooner only where legally necessary, and explain their effect. Where express acceptance is required, we will obtain it. Changes are not retroactive. You may cancel before changes take effect, with any refund or other remedy required by law. New data purposes are governed by section 10 and our privacy disclosures.

If the service or this agreement is transferred, we will identify the new operator and explain any lawful transfer of this agreement and personal information. A transfer must respect applicable law and your existing rights; it does not expand consent to new data uses. Earlier agreements are not rewritten or retroactively assigned by this version.

## 17. Other terms and contact

This agreement and the disclosed purchase terms describe your service contract. Mandatory law prevails over conflicting terms. More specific purchase terms prevail over general terms for the purchased plan, without reducing statutory rights. If a provision is unenforceable, the remaining provisions continue where lawful. Failure to enforce a provision immediately does not waive it. Contact us at support@budgetclip.ca for support, billing concerns, cancellations and legal notices, or privacy@budgetclip.ca for privacy requests. Supplier identification, business address and telephone details required for a paid purchase are provided with the purchase disclosures and confirmation.