

# Terms of Service — Moneypenny

**Effective date:** December 23, 2025

These Terms of Service (“**Terms**”) govern your access to and use of the Moneypenny website, apps, and related products and services (collectively, the “**Service**”) operated by **Moneypenny LLC** (“**Moneypenny**,” “**we**,” “**us**,” or “**our**”).

By accessing or using the Service, you agree to these Terms. If you do not agree, do not use the Service.

**Contact:** [contact@moneypenny.pro](mailto:contact@moneypenny.pro)

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## 1) Who We Are

**Company:** Moneypenny LLC (United States)

**Email:** [contact@moneypenny.pro](mailto:contact@moneypenny.pro)

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## 2) Eligibility

You must be at least **13 years old** to use the Service. If you are using the Service on behalf of an organization, you represent that you have authority to bind that organization to these Terms.

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## 3) Accounts and Security

You may need an account to use parts of the Service. You are responsible for:

- Providing accurate information
- Maintaining the confidentiality of your credentials
- All activity that occurs under your account

You must promptly notify us if you suspect unauthorized access to your account.

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## 4) The Service and Acceptable Use

### A. What the Service Does

Moneypenny provides an AI-powered assistant experience that may include messaging-based interactions (e.g., through supported channels) and voice features.

### B. Acceptable Use

You agree not to misuse the Service. You will not, and will not attempt to:

- Break the law or violate the rights of others
- Send spam, harassment, or abusive content
- Interfere with or disrupt the Service (including probing, scanning, or testing vulnerabilities)
- Reverse engineer, decompile, or attempt to extract source code (except where prohibited by law)
- Use the Service to develop or improve competing models/systems by systematic scraping or bulk extraction of outputs
- Upload or transmit malware or harmful code
- Impersonate others or misrepresent affiliation

We may suspend or terminate access if we believe you are violating these Terms or creating risk for the Service or others.

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## 5) AI Output Disclaimer (Important)

The Service may generate responses using automated systems, including AI. **AI outputs may be inaccurate, incomplete, or inappropriate.**

You agree that:

- You are responsible for how you use outputs from the Service.
- You will use good judgment and **verify** information before relying on it.
- The Service is **not** a substitute for professional advice (legal, medical, financial, tax, or other regulated advice). If you need professional guidance, consult a qualified professional.

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## 6) Communications and Voice Features

### A. Messaging

If you send messages to Moneypenny, you understand that we may process those messages to provide the Service, maintain service history, and improve reliability and safety.

### B. Voice / Audio

If you use voice features, audio may be processed to transcribe commands and generate responses.

**Audio handling:** Voice audio is processed to provide the feature and is **deleted promptly after processing** as a general practice. We may retain text transcripts and related conversation content unless you request deletion.

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## 7) Payments, Subscriptions, and Billing (Stripe)

### A. Payment Processing

Payments are processed by **Stripe**. You agree to provide accurate billing information and authorize us (through Stripe) to charge your payment method for fees, taxes, and applicable charges.

We do not store full payment card numbers. Stripe may collect and process payment information according to its own terms and policies.

### B. Subscriptions

If you purchase a subscription, it may renew automatically at the end of each billing period unless you cancel before renewal. Subscription details (price, period, included features) will be displayed at checkout or within the Service.

### C. Taxes

You are responsible for any applicable taxes, duties, or governmental assessments unless stated otherwise.

## D. Cancellation

You can cancel a subscription as described in the Service or by contacting **contact@moneypenny.pro**. Cancellation stops future renewals; you typically keep access until the end of the current paid period.

## E. Refunds

Unless required by law or explicitly stated at purchase, **fees are non-refundable** and we do not provide prorated refunds for partial billing periods. If you believe you were billed in error, contact **contact@moneypenny.pro**.

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# 8) Privacy and Tracking

Your use of the Service is also governed by our **Privacy Policy**, which explains how we collect and use data, including cookies and tracking technologies such as **Google Analytics** and the **Meta/Facebook Pixel**.

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# 9) Third-Party Services and Platforms

The Service may interact with or be delivered through third-party services (for example, payment processing, analytics, messaging platforms, app stores, or social platforms). Your use of those third-party services may be subject to their own terms and policies, and we are not responsible for third-party services.

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# 10) User Content

## A. Your Content

“**User Content**” includes messages, text, and other content you submit to the Service.

You retain ownership of your User Content. However, you grant Moneypenny a worldwide, non-exclusive, royalty-free license to host, store, reproduce, process, and display User Content solely to:

- Provide and operate the Service
- Maintain and improve reliability, safety, and functionality
- Comply with legal obligations and enforce these Terms

## **B. Responsibility for Content**

You represent that you have the rights to submit your User Content and that it does not violate law or the rights of others.

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## **11) Intellectual Property**

The Service, including software, design, logos, and content provided by Money Penny (excluding User Content), is owned by Money Penny or its licensors and is protected by intellectual property laws. You receive a limited, non-transferable, non-exclusive license to use the Service for your personal or internal business purposes in accordance with these Terms.

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## **12) Service Changes, Availability, and Support**

We may change, suspend, or discontinue parts of the Service at any time, including features, content, and availability. We do not guarantee that the Service will always be available, uninterrupted, or error-free.

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## **13) Termination**

You may stop using the Service at any time. We may suspend or terminate your access if:

- You violate these Terms
- We must do so to comply with law
- Your use creates risk or harm to us, the Service, or others

Upon termination, your right to use the Service stops immediately. Certain provisions (including payment obligations, disclaimers, limitation of liability, and dispute provisions) survive termination.

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## 14) Disclaimers

THE SERVICE IS PROVIDED “AS IS” AND “AS AVAILABLE.” TO THE MAXIMUM EXTENT PERMITTED BY LAW, MONEYPENNY DISCLAIMS ALL WARRANTIES, EXPRESS OR IMPLIED, INCLUDING IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, AND NON-INFRINGEMENT. WE DO NOT WARRANT THAT THE SERVICE WILL BE ACCURATE, RELIABLE, OR UNINTERRUPTED.

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## 15) Limitation of Liability

TO THE MAXIMUM EXTENT PERMITTED BY LAW, MONEYPENNY AND ITS AFFILIATES, OFFICERS, EMPLOYEES, AGENTS, AND SUPPLIERS WILL NOT BE LIABLE FOR ANY INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL, OR PUNITIVE DAMAGES, OR ANY LOSS OF PROFITS, DATA, OR GOODWILL, ARISING OUT OF OR RELATED TO YOUR USE OF (OR INABILITY TO USE) THE SERVICE.

TO THE MAXIMUM EXTENT PERMITTED BY LAW, MONEYPENNY’S TOTAL LIABILITY FOR ANY CLAIM RELATED TO THE SERVICE WILL NOT EXCEED THE AMOUNT YOU PAID TO MONEYPENNY FOR THE SERVICE IN THE **12 MONTHS** BEFORE THE EVENT GIVING RISE TO THE CLAIM, OR **US \$100** IF YOU HAVE NOT PAID ANY AMOUNTS, WHICHEVER IS GREATER.

Some jurisdictions do not allow certain limitations, so parts of this section may not apply to you.

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## 16) Indemnification

You agree to indemnify and hold harmless Moneypenny and its affiliates, officers, employees, and agents from any claims, liabilities, damages, losses, and expenses (including reasonable attorneys’ fees) arising from or related to:

- Your use of the Service
  - Your User Content
  - Your violation of these Terms or applicable law
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## 17) Governing Law and Venue

These Terms are governed by the laws of the **State of Delaware**, without regard to conflict of laws principles.

Unless otherwise required by applicable law, you agree that any dispute arising out of or relating to these Terms or the Service will be brought in the state or federal courts located in **Delaware**, and you consent to personal jurisdiction in those courts.

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## 18) Changes to These Terms

We may update these Terms from time to time. We will post the updated Terms and update the “Effective date” above. Your continued use of the Service after the effective date of updated Terms means you accept the changes.

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## 19) Contact

Questions about these Terms: **[contact@money penny.pro](mailto:contact@money penny.pro)**