

Lebard Technologies Limited

Company Number: 15663685

85 Great Portland Street, First Floor, London, England, W1W 7LT

1 April 2025

Terms of Service

1. Acceptance of Terms

By accessing or using the Lebard platform ("**Platform**"), you agree to be bound by these Terms of Service ("**Terms**") and our Privacy Policy. If you do not agree to these Terms, you may not access or use the Platform.

2. Services Provided

Lebard Technologies Ltd provides a locally-installed application that aggregates and analyzes users' financial and asset data across multiple sources, including but not limited to bank accounts, investment platforms, real estate holdings, and legal documents. The application offers conversational and AI-driven tools to assist in portfolio tracking, estate planning, and financial optimization.

3. User Eligibility

You must be at least 18 years old and legally capable of entering into a binding agreement to use this Platform.

4. Data and Privacy

Lebard Technologies Ltd does not store your data on its servers. All processing occurs locally on your device. We do not access, share, or sell any personal or financial information. You are responsible for securing your local device and backing up your data appropriately.

5. User Responsibilities

You agree to use the Platform only for lawful purposes. You are solely responsible for ensuring the accuracy of any data you input or connect to the Platform. You agree not to use the Platform to transmit any malicious code or violate any laws or third-party rights.

6. License Grant

Lebard Technologies Ltd grants you a limited, non-exclusive, non-transferable license to use the Platform for your personal, non-commercial purposes. You may not

reproduce, distribute, or create derivative works from the Platform without our prior written consent.

7. Disclaimers

The Platform is provided 'as is' without warranties of any kind. We do not guarantee the accuracy or completeness of financial calculations or projections. We are not responsible for any decisions made based on Platform outputs.

8. Limitation of Liability

To the maximum extent permitted by law, Lebard Technologies Ltd shall not be liable for any indirect, incidental, special, or consequential damages arising out of or relating to the use of the Platform.

9. Modifications to Terms

We reserve the right to update or modify these Terms at any time. Any changes will be effective upon posting the updated Terms. Your continued use of the Platform constitutes acceptance of those changes.

10. Governing Law

These Terms are governed by and construed in accordance with the laws of England and Wales. Any disputes arising under these Terms shall be subject to the exclusive jurisdiction of the courts of England and Wales.

11. Contact

If you have any questions about these Terms, please contact us at: ncs@lebard.ai

12. Subscription and Payment

Lebard Technologies Ltd may offer paid subscription plans with additional features. Pricing, billing cycle, and feature tiers will be clearly communicated within the application or on our website. By subscribing, you agree to pay all applicable fees associated with your chosen plan. You may cancel your subscription at any time; however, refunds for unused portions of your subscription period are not provided unless required by law.

13. Data Export and Portability

You have the ability to export your personal data from the Platform in commonly used formats. Data is stored locally on your device and never sent to Lebard Technologies Ltd servers. We are not responsible for the backup, export, or restoration of your data. It is your responsibility to manage your data securely.

14. Intellectual Property

All content, trademarks, software, and technology associated with the Platform are the property of Lebard Technologies Ltd or its licensors. You may not use, copy, reproduce, or distribute any part of the Platform unless expressly permitted by Lebard Technologies Ltd.

15. Termination

Lebard Technologies Ltd reserves the right to suspend or terminate your access to the Platform at any time if you violate these Terms or engage in harmful or unlawful activity. Upon termination, your license to use the Platform will immediately end.

16. Entire Agreement

These Terms constitute the entire agreement between you and Lebard Technologies Ltd concerning the use of the Platform and supersede all prior agreements and understandings.