



Overview – Plain English

This is a friendly overview. The full legal terms follow below.

What FiloWealth does

- Helps you organise finances, automate tax workflows, and model pension scenarios
- Gives general guidance, not personalised financial or tax advice
- Lets you connect bank accounts securely via Open Banking (optional)

Your responsibilities

- Keep your login details safe
- Make sure your information is accurate
- Check any tax submissions before sending them to HMRC
- Use the app legally and respectfully

Payments

- Some features may require a subscription
- Payments are handled by Stripe
- You can cancel anytime; access continues until the end of the billing period

Data & privacy

- We protect your data and follow UK GDPR
- We never sell your data
- See our Privacy Policy for full details

Liability

- We're not responsible for financial losses, tax penalties, or errors based on the data you enter
- You remain responsible for your financial decisions

Ending your account

- You can close your account anytime
- We may suspend or close accounts that break the rules

FiloWealth – Terms & Conditions of Use

Last updated: 30/03/2026

1. Introduction

Welcome to **FiloWealth**, a financial software service provided by **Andson Vertex Ltd** (“we”, “us”, “our”). By creating an account, accessing our app, or using any part of the FiloWealth service (“Service”), you agree to these Terms & Conditions (“Terms”).

If you do not agree to these Terms, you must not use the Service.

2. Who We Are

FiloWealth is a trading name of **Andson Vertex Ltd**, a company registered in England and Wales.

Company name: Andson Vertex Ltd

Registered office: 123 Billericay Road, Herongate, Essex CM13 3SB

Company number: 16597823

Contact: support@filowealth.net

3. Eligibility

To use FiloWealth, you must:

- Be at least 18 years old
- Be legally capable of entering into a contract
- Use the Service for lawful purposes
- Provide accurate information when creating an account

We may suspend or terminate accounts that breach these requirements.

4. Your Account

You are responsible for:

- Keeping your login details secure
- All activity under your account
- Ensuring your information remains accurate

If you suspect unauthorised access, you must notify us immediately.

We may suspend or close your account if we detect misuse, fraud, or security concerns.

5. The FiloWealth Service

FiloWealth provides tools to help you:

- Organise financial information
- Automate tax workflows
- Model pension and financial scenarios
- Connect bank accounts (optional)
- Generate insights and summaries

5.1 Not Financial Advice

FiloWealth does **not** provide:

- Personalised financial advice
- Regulated investment advice
- Tax advice tailored to your specific circumstances

The Service provides **general guidance and automation**, not professional advice. You remain responsible for your financial decisions and for checking your tax submissions.

6. Open Banking Connections

If you choose to connect your bank accounts:

- You authorise our Open Banking provider (e.g., Yapily) to access your account information
- You may revoke access at any time
- We only receive the minimum data required to provide the Service

We never initiate payments or transfers without your explicit consent.

7. Payments & Subscriptions

If the Service includes paid features:

- Prices and billing cycles will be shown at checkout
- Payments are processed securely by **Stripe**

- Subscriptions renew automatically unless cancelled
- You may cancel at any time; access continues until the end of the billing period

Refunds are only provided where required by law.

8. Acceptable Use

You must not:

- Use the Service for unlawful purposes
- Attempt to access systems without authorisation
- Reverse-engineer, copy, or resell the Service
- Upload harmful, offensive, or infringing content
- Interfere with the operation of the Service

We may suspend or terminate accounts that violate these rules.

9. Intellectual Property

All content, software, branding, and materials within FiloWealth are owned by Andson Vertex Ltd or our licensors.

You are granted a **non-exclusive, non-transferable licence** to use the Service for personal use only.

You may not:

- Copy, modify, or distribute our software
 - Use our trademarks without permission
 - Create derivative works based on the Service
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10. Availability & Changes

We aim to provide a reliable service, but we do not guarantee:

- Uninterrupted access
- Error-free operation
- Compatibility with all devices

We may update, modify, or discontinue parts of the Service at any time.

11. Limitation of Liability

To the fullest extent permitted by law:

- We are not liable for any indirect, consequential, or special losses, including loss of income, profits, savings, tax relief, or penalties arising from your use of the Service.
- We do not guarantee the accuracy of outputs generated from the data you provide. You remain responsible for verifying information before submitting it to HMRC or any other authority.
- We are not responsible for any decisions you make based on the information provided by the Service.
- Our total liability to you for any claim arising out of or in connection with the Service, whether in contract, tort (including negligence), or otherwise, is limited to the total amount you have paid to us in the 12 months before the claim arose (or £50 if you are using the free version).

Nothing in these Terms limits liability for fraud, negligence causing death or personal injury, or any other liability that cannot be excluded by law.

12. Data Protection

Your personal data is handled in accordance with our **Privacy Policy**, which forms part of these Terms.

13. Termination

You may close your account at any time.

We may suspend or terminate your account if:

- You breach these Terms
- We detect fraud or security risks
- We discontinue the Service

Upon termination:

- Your licence to use the Service ends
- We may retain certain data as required by law (e.g., HMRC retention periods)

14. Third-Party Services

The Service may integrate with third-party providers such as:

- Open Banking platforms
- Payment processors
- Cloud hosting providers

We are not responsible for their actions or terms. Your use of those services is subject to their own policies.

15. Governing Law

These Terms are governed by the laws of England and Wales. Any disputes will be resolved exclusively in the courts of England and Wales.

16. Changes to These Terms

We may update these Terms from time to time. If changes are significant, we will notify you via email or in-app messages. Continued use of the Service after changes take effect constitutes acceptance of the updated Terms.

17. Contact Us

If you have questions about these Terms:

Email: support@filowealth.net