



Terms and Conditions

Effective date: 8 April 2026 · Last updated: 8 April 2026

These Terms and Conditions (“Terms”) govern your access to and use of the Renevo website at renevo.io and the web application at app.renevo.io (collectively, the “Service”), operated by Renevo (“we”, “us”, or “our”), based in Cyprus.

By creating an account or using the Service, you agree to be bound by these Terms. If you do not agree, you must not use the Service.

1. Definitions

- “Service” means the Renevo website, web application, APIs, and all related features.
- “User”, “you”, or “your” refers to any individual who accesses or uses the Service.
- “Account” means your registered user account on the Service.
- “Content” means any data, text, or information you submit to the Service.
- “Free Plan” refers to the no-cost tier with limited features.
- “Pro Plan” refers to the paid subscription tier with full access to all features.

2. Eligibility

You must be at least 16 years old to use the Service. By using the Service, you represent that you meet this age requirement and have the legal capacity to enter into these Terms.

3. Account Registration

- You must create an account to use the Service. Account creation is handled through our authentication provider, Clerk.
- You are responsible for maintaining the confidentiality of your account credentials.
- You are responsible for all activity that occurs under your account.
- You must provide accurate and complete information during registration and keep it up to date.

- You must notify us immediately at support@renevo.io if you suspect unauthorised access to your account.
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4. Service Description

Renevo is a personal finance management platform that provides:

- Subscription tracking: Manual entry and automated detection of recurring subscriptions.
- Budget management: Monthly budgets, expense categorisation, and safe-to-spend calculations.
- Calendar and events: Financial event planning with budget linking.
- Email scanning: Optional OAuth-based scanning of Gmail and Outlook accounts (requires explicit consent).
- Savings goals: Goal setting and progress tracking.
- Wellness reminders: Optional tracking of personal care and supplement cycles (requires explicit consent).
- Notifications: Email and Telegram alerts for bills, renewals, and budget status.
- AI-powered suggestions: Automated categorisation and subscription detection using AI.

The Service is provided as a tool to help you organise your finances. It does not constitute financial advice.

5. Plans and Pricing

5.1 Free Plan

The Free Plan provides access to a limited set of features at no cost. Feature availability on the Free Plan may change at our discretion.

5.2 Pro Plan

The Pro Plan is a paid subscription providing access to all Service features. Pricing is displayed at the time of purchase and is processed through Stripe.

5.3 Billing

- Pro Plan subscriptions are billed on a recurring basis (monthly or annually, as selected).
- All payments are processed securely by Stripe. We do not store your payment card details.
- Prices are displayed inclusive of applicable taxes unless otherwise stated.
- You may manage your subscription through the billing portal within the Service.

5.4 Cancellation

- You may cancel your Pro Plan subscription at any time through the billing portal.
- Upon cancellation, you will retain access to Pro features until the end of the current billing period.

- No refunds are provided for partial billing periods, except where required by applicable law.

5.5 Price Changes

We reserve the right to change subscription pricing. We will notify existing subscribers at least 30 days before any price increase takes effect. Continued use of the Pro Plan after a price change constitutes acceptance of the new price.

6. Acceptable Use

You agree not to:

- Use the Service for any unlawful purpose or in violation of any applicable laws.
- Attempt to gain unauthorised access to the Service, other users' accounts, or our systems.
- Reverse-engineer, decompile, or disassemble any part of the Service.
- Use automated scripts, bots, or scrapers without our prior written consent.
- Upload or transmit viruses, malware, or other harmful code.
- Use the Service to store or transmit content that infringes on intellectual property rights.
- Resell, sublicense, or redistribute the Service or any part of it.
- Interfere with or disrupt the integrity or performance of the Service.

We reserve the right to suspend or terminate your account if you violate these Terms.

7. Your Content and Data

- You retain ownership of all Content you submit to the Service.
 - By submitting Content, you grant us a limited licence to store, process, and display your Content solely for the purpose of providing the Service to you.
 - We will not share, sell, or use your Content for purposes unrelated to providing the Service, except as described in our Privacy Policy.
 - You are solely responsible for the accuracy and legality of Content you submit.
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8. Email Scanning Consent

The email scanning feature requires you to connect your Gmail or Outlook account via OAuth 2.0. By connecting your email:

- You grant the Service read-only access to your emails for detecting subscription-related messages.
- Only subscription-relevant data (service name, amount, frequency, renewal date) is extracted and stored.
- Raw email content is processed in memory and is not permanently stored.

- You may disconnect your email account and revoke access at any time through the Service settings.
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9. Intellectual Property

- The Service, including its design, code, features, branding, and documentation, is owned by Renevo and protected by intellectual property laws.
 - You may not copy, modify, distribute, or create derivative works based on the Service without our express written permission.
 - The Renevo name, logo, and related marks are trademarks of Renevo. You may not use them without prior written consent.
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10. Disclaimer of Warranties

The Service is provided on an “as is” and “as available” basis. To the maximum extent permitted by law:

- We make no warranties, express or implied, regarding the Service, including warranties of merchantability, fitness for a particular purpose, or non-infringement.
 - We do not guarantee that the Service will be uninterrupted, error-free, or secure.
 - We do not guarantee the accuracy of any data derived from email scanning, AI-powered suggestions, or automated detection features.
 - The Service is a financial management tool, not a financial advisory service. We do not provide financial, tax, or investment advice. Consult a qualified professional for such matters.
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11. Limitation of Liability

To the maximum extent permitted by applicable law:

- Renevo shall not be liable for any indirect, incidental, special, consequential, or punitive damages, including loss of profits, data, or goodwill.
- Our total aggregate liability for any claims shall not exceed the total amount you have paid us in the 12 months preceding the claim, or EUR 100, whichever is greater.
- This limitation applies regardless of the legal theory on which the claim is based.

Nothing in these Terms excludes or limits liability that cannot be excluded under applicable law, including liability for fraud or wilful misconduct.

12. Indemnification

You agree to indemnify and hold harmless Renevo and its officers, employees, and agents from any claims, losses, damages, liabilities, and expenses (including reasonable legal fees) arising out

of:

- Your use of the Service.
 - Your violation of these Terms.
 - Your violation of any third-party rights.
 - Content you submit to the Service.
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13. Termination

13.1 By You

You may terminate your account at any time by submitting a data deletion request through the Privacy & Data section in your account Settings or by contacting us at support@renevo.io.

13.2 By Us

We may suspend or terminate your account if:

- You breach these Terms.
- We are required to do so by law.
- We discontinue the Service (with reasonable notice).

13.3 Effect of Termination

Upon termination, your right to use the Service ceases immediately. We will delete your personal data in accordance with our Privacy Policy and GDPR requirements, unless retention is required by law.

14. Service Availability and Modifications

- We may modify, update, or discontinue features of the Service at any time.
 - We will make reasonable efforts to notify users of significant changes.
 - We do not guarantee any specific level of uptime or availability.
 - Scheduled maintenance or unexpected outages may occur from time to time.
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15. Third-Party Services

The Service integrates with third-party services including Clerk, Stripe, Google, Microsoft, Anthropic, Resend, and Telegram. Your use of these services is subject to their respective terms and privacy policies. We are not responsible for the practices of third-party services.

16. Governing Law and Dispute Resolution

These Terms are governed by and construed in accordance with the laws of the Republic of Cyprus, without regard to its conflict of law provisions.

Any disputes arising from or relating to these Terms shall be subject to the exclusive jurisdiction of the courts of Cyprus.

If you are a consumer in the European Union, you may also use the European Commission's Online Dispute Resolution (ODR) platform at <https://ec.europa.eu/consumers/odr>.

17. Severability

If any provision of these Terms is found to be unenforceable or invalid, that provision shall be limited or eliminated to the minimum extent necessary, and the remaining provisions shall remain in full force and effect.

18. Entire Agreement

These Terms, together with our Privacy Policy, constitute the entire agreement between you and Renevo regarding the use of the Service and supersede any prior agreements.

19. Changes to These Terms

We may update these Terms from time to time. We will notify you of material changes by posting the updated Terms on the Service and updating the "Last updated" date. If you have a Pro Plan, we will notify you by email of material changes at least 30 days in advance. Continued use of the Service after changes constitutes acceptance of the revised Terms.

20. Contact Us

If you have questions about these Terms, contact us at:

Renevo

Email: support@renevo.io