

TERMS OF USE

SwifteePay is dedicated to upholding the confidentiality, integrity, and security of all user personal information. This Privacy & Security Policy delineates how we safeguard personal information collected through SwifteePay and its Service (referred to as the "Service").

1. Acceptance of Terms

1.1. Your use of the Service is governed by these terms of use ("Terms"), including our Privacy Policy and any other policies displayed on the Service.

1.2. The Terms form a binding legal agreement between you and us. Continued use of the website constitutes acceptance of these Terms. If you disagree with the Terms and our Privacy Policy, discontinue use of the Service immediately.

1.3. We reserve the right to amend or modify the Service and/or the Terms at our discretion and at any time. Any changes become effective immediately upon publication on the Service. Your ongoing use of the Service indicates acceptance of the modified Terms.

1.4. These Terms supersede any other terms or agreements between you and us, constituting the entire agreement unless explicitly stated otherwise in a separate agreement issued by us.

2. Warrant of Authority

2.1. Your use of the Service is contingent upon being:

2.1.a. Over 18 years old, or if under 18, ensuring your parent or legal guardian reviews these Terms. If you permit a minor to create an account, you agree to supervise their use of the website and account.

2.1.b. A resident of a Permitted Region (United Kingdom), using the Service within the Permitted Region and only with cards issued by financial institutions in that region. By using the Service, you warrant compliance with these conditions. If not satisfied, cease using the Service immediately.

3. Registration

3.1. Some features may require registration on our website.

3.2. When registering, you provide personal information, handled in accordance with our Privacy Policy. Failure to provide accurate information may limit our services. By providing information, you consent to its collection, use, storage, and disclosure as described in the Privacy Policy and these Terms.

3.3. You are responsible for the security of your username and password. Do not share account credentials, and we are not liable for unauthorized activity under your account.

3.4. Impersonation or using someone else's credentials may result in account termination and legal action.

4. Critical Information

4.1. Some Services include a tool ("Tool") for logging into third-party portals. Your Critical Information:

4.2.a. Is stored on your device only.

4.2.b. Does not constitute Personal Information.

4.2.c. Is not visible or accessible to us or any third party as it is stored on your device.

4.3. Use the Tool to retrieve personal information from a University Portal, and any such information is treated as Personal Information. The Tool cannot delete, edit, or modify information on a University Portal.

4.4. You can remove or delete any data, including Critical Information. Contact support if needed.

4.5. You agree to the storage and use of Critical Information as per these Terms.

5. Your Content

5.1. When uploading content ("Your Content"), you:

- 5.1.a. Agree to store Your Content on our servers according to our Privacy Policy.
- 5.1.b. Grant us a perpetual, non-exclusive, royalty-free license to use Your Content.
- 5.1.c. Consent to any act that would otherwise infringe on your moral rights.
- 5.1.d. Acknowledge our right to delete, modify Your Content.
- 5.2. Each upload confirms your right to grant licenses and consents, ensures permission for name and likeness use, guarantees no infringement of third-party rights, and commits to pay any amounts owed.

6. Your Conduct

- 6.1. In using the Service, you must:
 - 6.1.a. Strictly comply with these Terms and any policy.
 - 6.1.b. Obey reasonable directions issued by us.
 - 6.1.c. Adhere to all applicable laws.
 - 6.1.d. Avoid actions likely to overload the Service.
 - 6.1.e. Not interfere with proper Service functioning.
 - 6.1.f. Not reverse engineer or seek source code without authorization.
 - 6.1.g. Not add prohibited content.

7. Merchants

- 7.1. The Service enables transactions with various Merchants.
- 7.2. Merchants set fees and terms for goods or services. Transactions are with the Merchant, not us.
- 7.3. We make no warranties regarding Merchants or their offerings.
- 7.4. Merchants may collect and store data subject to their privacy policy.
- 7.5. Upon a Merchant's withdrawal, we cease processing data for that Merchant.
- 7.6. Merchants must agree to our Data Processing Addendum.

8. Fees

- 8.1. Agree to pay disclosed Fees on the Service.
- 8.2. All fees and transactions are in GBP unless stated otherwise.
- 8.3. Merchants may impose additional fees, and we are not liable.
- 8.4. Providing bank details authorizes Stripe to debit your account for amounts communicated by the Merchant.

9. Intellectual Property Rights

- 9.1. We own or license all intellectual property in the Service.
- 9.2. Service content is protected by various laws, and you agree to comply with restrictions.
- 9.3. Do not breach our or third-party intellectual property rights.

10. Third-Party Sites

- 10.1. Service may contain links to third-party websites.
- 10.2. Accessing such sites is at your risk, and we are not liable for their content or terms.

11. Third-Party Services

- 11.1. Using the Service may involve third-party services.
- 11.2. You must comply with terms of use for Third-Party Services.
- 11.3. We are not liable for any loss related to Third-Party Services.

12. Disclaimer and Limitation of Liability

- 12.1. We exclude all warranties except those expressly stated.
- 12.2. We disclaim warranties regarding goods or services offered on the Service.
- 12.3. Rely only on your inquiries for goods and services.
- 12.4. The Service is provided "as is" without continuous, uninterrupted access guarantees.
- 12.5. We are not responsible for actions of third parties, users, or Merchants.
- 12.6. In case of Service termination, we are released from liability arising from

the termination.

12.7. Legislation may restrict our right to exclude warranties. If applicable, we limit liability as follows:

12.7.a. Goods: Replacement or payment of replacement cost.

12.7.b. Services: Supply of services again or payment of cost.

12.8. Our liability is further limited for consequential, special, or indirect losses.

13. Release

13.1. You release us and Released Parties from any Loss arising from transactions or interactions with third parties or other members.

14. Indemnity

14.1. You agree to indemnify Released Parties from Claims due to your breach or negligence.

15. Termination

15.1. Terms terminate on cessation of Service use.

15.2. We may terminate immediately for violations.

15.3. You may terminate by ceasing Service use.

15.4. Clauses survive termination.

16. Governing Law

16.1. British law govern