

Dashboard Terms and Conditions

Date Last Revised: April 1, 2025

These Dashboard Terms and Conditions ("**Terms**") are a legal and binding agreement between you or the legal entity you represent ("**You**" or "**Your**") and Salt Edge Limited ("**Salt Edge**", "**we**", "**our**" or "**us**"). These Terms set out the rules for using the Account Information Services and/or the provision of Analytical Reports (all capitalized terms as defined below).

These Terms are limited to Your use of the Services. It is in addition to the terms that govern (i) Your use of the App Provider's products and/or services and (ii) Your access to Your account with Your Account Provider.

If You access and use the Services on behalf of a company, corporation, organization or other legal entity, You agree to these Terms for that legal entity and represent and warrant that You have the legal authority to bind that legal entity to these Terms. In that case, "You" shall refer to the legal entity on whose behalf You are acting, unless the context indicates otherwise (such as provisions limited by the context to individuals).

If Your Payment Account is held by an Account Provider in the United Kingdom, the Services are made available to You and are provided by Salt Edge Limited. We are registered in England and Wales (company number 11178811) with its registered office at 2nd Floor Amba House, 15 College Road, Harrow, England, HA1 1BA, England, United Kingdom. Salt Edge Limited is an account information service provider registered by the Financial Conduct Authority ("**FCA**") under the Payment Services Regulations 2017 (FCA Firm Reference Number: 822499).

If Your Payment Account is held by an Account Provider in the European Union/European Economic Area, Your contracting party is Salt Edge Limited, but the Account Information Services are provided to You by our partner, a payment service provider duly authorized and licensed by the respective national competent authorities to provide account information services in accordance with the Payment Regulations (hereinafter a "**Gateway Partner**"). Under the Payment Regulations we are a technical service provider for the Gateway Partner, and the Services provided rely on a Gateway Partner's license as an account information service provider and Salt Edge's technical implementation of the account information functionality and the provision of consolidated payment account information to You. All the details about the Gateway Partner can be found [here](#).

Please read these Terms carefully before You start using our Services for the first time and take care to stay informed of the current version of these Terms each time You will use our Services. If You do not agree with these Terms or with our later changes to these Terms, You cannot use our Services and, accordingly, should cease to use them thereafter.

We recommend that You download a copy of these Terms for future reference.

1. DEFINITIONS

In addition to the capitalized terms defined elsewhere in these Terms (including the introductory part), the following capitalized terms and constructions when used in these Terms shall have the meanings given to them as follows:

1.1. "Account Information Service" means an online service to provide consolidated information on one or more Payment Accounts held by You with either another payment service provider or with more than one payment service provider, and includes such a service whether information is provided in its original form or after processing.

1.2. "AIS Consent" means the explicit consent given by You to Salt Edge or to Gateway Partner (acting via Salt Edge) to access Your Payment Account for the purpose of providing Account Information Services in accordance with the Payment Regulations.

1.3. "Analytical Report" means a report generated by Salt Edge based on the processing of Your Payment Account Data, comprising analyses of Your Payment Account Data for specified Payment Accounts, periods and analytical items, such as balance, income, expenses and savings.

1.4. "Analytical Report" means the payment service provider that provides and maintains a Payment Account for You (e.g., bank, electronic money institution, building society) and is established in either the European Union/European Economic Area, or in the United Kingdom of Great Britain and Northern Ireland ("**United Kingdom**").

1.5. "App Provider" means the third party, which supplies You with products and/or services through their website, mobile application or other electronic means (collectively, "**App**") and that redirects You to the Services and with whom You instruct and authorize Salt Edge to share Your Payment Account Data and/or Analytical Reports, based on your GDPR Consent.

1.6. "Dashboard" means the online platform located at <https://www.saltedge.com/dashboard> accessed by You with your User Account credentials in order to use the Services, including without limitation any content, images, text and icons within such platform.

1.7. "Data Protection Laws" means the [UK GDPR](#), [EU GDPR](#), as well as the laws implementing or supplementing UK GDPR/ EU GDPR in UK or each EU Member State, and which are applicable to Salt Edge as regards the privacy, protection, processing, collection, use or disclosure of Your Personal Data, as amended, replaced or superseded from time to time.

1.8. "GDPR Consent" means a freely given, specific, informed and unambiguous indication of Your wishes by which You, by a clear affirmative action, give explicit consent to Salt Edge to share Your Payment Account Data and/or Analytical Reports with the designated App Provider in accordance with Data Protection Laws.

1.9. "Payment Account" means an account accessible online held in Your name by the respective Account Provider, including but not limited to current account, e-money account, flexible savings account and credit card account.

1.10. "Payment Account Data" means the information made available from Your Account Provider relating to Your Payment Account, including without limitation account details (account name, number, balance, currency, etc.), transactions details (transaction amount, currency, date, description, etc.),

account holder details (name, address, email, phone number), and features and benefits of Your Payment Account, that is accessed and automatically retrieved by Salt Edge through the Services.

1.11. "Payment Regulations" means the [Revised Payment Services Directive](#) ("PSD2") in the European Union/European Economic Area or the [Payment Services Regulations 2017](#) in UK and all applicable laws or regulations in force from time to time in Salt Edge's or Gateway Partner's jurisdiction giving effect to them, together with all regulatory technical standards, codes of practice, guidelines and/or formal interpretations issued by the relevant national competent authority with respect to Payment Regulations implementation.

1.12. "Services" means the Account Information Services, whether provided based on one-day AIS Consent or recurring AIS Consent and the functionalities (including consent management functionalities), content, features, tools or services made available by Salt Edge from time to time in the Dashboard.

1.13. "User Account" means the unique user account in the Dashboard set up with Salt Edge.

2. ACCEPTANCE OF TERMS

By giving AIS Consent and accessing and using (either by computer, mobile or other electronic device now or hereafter devised) the Services, You:

- a. confirm that You are at least eighteen (18) years old, or of the legal age of majority in the jurisdiction in which You reside, that You have legal capacity and authority to agree to, and be bound by, these Terms, and if You act on behalf of a legal entity, that you have sufficient authority to bind that entity by these Terms;
- b. confirm that You have carefully reviewed these Terms;
- c. on Your own behalf or on behalf of the legal entity You represent, agree to be bound by these Terms, the Gateway Partner's [Pre-contractual terms](#) and [Terms of Use](#);
- d. agree to be bound by [Dashboard Privacy Policy](#) and Gateway Partner's [Privacy Policy](#), that governs collection, use and processing of Your personal data by Salt Edge and the Gateway Partner in connection with the provision of Services, including sharing Your personal data with App Providers;
- e. declare that You are not a politically exposed person, as defined in the applicable anti-money laundering laws. If at any time You fail to comply or cease to comply with this condition, or if You have any doubt as to whether You fulfil this condition, You must contact Salt Edge immediately by email (see further Section 18 for contact information);
- f. represent and warrant that You are the legal holder of the relevant Payment Account(s) or are duly authorized by the legal holder of such accounts to consent to our actions in respect of Your Payment Accounts and Payment Account Data as described in these Terms; and
- g. where any intellectual property rights belonging to You are contained in the Payment Account Data, You grant us a non-exclusive, sublicensable, royalty free licence to use them to perform our obligations under these Terms.

3. ACCOUNT INFORMATION SERVICES

3.1. Our Services involve the provision of Account Information Services to You, enabling You to see in Your App and/or Dashboard a consolidated overview of the Payment Account Data relating to all the Payment Accounts that You allowed us to access.

3.2. Dashboard. In order to be able to use the Services, You will be required to create a User Account in the Dashboard. In Dashboard You will be able to access the consolidated view of Your Payment Accounts time and again. Your AIS Consent for each Account Provider linked to Your User Account will be displayed in the Dashboard, specifying such consent's expiration date in accordance with the Payment Regulations.

Please note that You are redirected to Dashboard by Your App Provider and User Account in the Dashboard will be set up for You automatically based on the verified email address provided by such App Provider to us before You start using the Services. If required by law or regulation to carry out additional checks, we will ask for supplementary information during the registration of Your User Account or post-registration in order to verify Your identity. You are responsible for the accuracy of the registration information supplied to us in connection with Your User Account, and must update such information promptly in case of future changes. You must keep your User Account credentials confidential and secure at all times and must not disclose them to any third party. You are solely responsible for all activities and actions carried out under Your User Account. Any such activities and actions shall be deemed to be performed and authorized by You. You must immediately contact us in case of suspected unauthorized access to Your User Account or if You believe Your User Account might have been compromised.

You are solely responsible for any communication submitted to Salt Edge in connection with Your use of the Services, including by electronic mail or otherwise through the online channels offered within the Dashboard. Salt Edge assumes that any communication received through use of Your User Account registration information was sent or authorized by You and that any communication You send to us is compliant with applicable laws, including anti-spam laws.

3.3. AIS Consent. Under the Payment Regulations in order to be able to benefit from Account Information Services, You will have to authorize Salt Edge or Gateway Partner (acting via Salt Edge) to access Your Payment Account(s). In this respect, we will ask for Your AIS Consent by which You authorize Salt Edge or Gateway Partner (acting via Salt Edge) to access in read-only mode Your Payment Account held with the respective Account Provider.

We will request that You give Your AIS Consent upon being redirected to us by Your App Provider to select the Payment Account(s) You want to connect in the App. We will only access Payment Account Data relating to those Payment Account(s) that You allowed us to access by giving the AIS Consent and we will retrieve and share such information with Your App Provider in the range specified in the AIS Consent.

The use of our Services may be based on one-day AIS Consent and/or recurring AIS Consent.

3.3.1. One-Day AIS Consent. The use of Services based on one-day AIS Consent involves a one-day (valid for 24 hours) connection to one or several Payment Account(s) held with one and the same Account Provider and offers You a one-time access to the Payment Account Data relating to such

connection and made available in Your App. You will not be able to access the Payment Account Data repeatedly for this instance of Services. Your one-day AIS Consent will expire automatically at the end of the day following the day on which You have given it, as explicitly communicated to You at the time of requesting such consent. Upon its expiration, all Your Payment Account Data retrieved by Salt Edge based on such consent will be deleted, along with your email address supplied to Salt Edge by the App Provider in order to identify you for the purpose of providing the Services.

3.3.2. Recurring AIS Consent. The use of Services based on recurring AIS Consent involves providing Services to You over time, with respect to one or more Payment Account(s) held with one or several Account Providers. We will continue to access, retrieve and share Payment Account Data with Your App Provider at certain intervals until the termination of Your respective recurring AIS Consent (including when You are offline or do not actively request data refreshes). You will be shown the duration of the validity of each AIS Consent in the page where you are requested to grant it. If You still require AIS after the termination of that AIS Consent, You will need to renew the AIS Consent for the respective payment account(s). Each recurring AIS Consent shall terminate as soon as:

- it expires;
- You revoke Your recurring AIS Consents at any time either by deleting the established link to the respective Account Provider using the consent management options available in the Dashboard;
- You revoke it using the functionalities that Your App Provider should make available in Your App (e.g. by deleting the established connection to the relevant payment account(s)). Please note that if You submit your revocation request via Your App Provider, Salt Edge will cease to access, display, share with the respective App Provider, process any relevant Payment Account Data which is the subject of the revocation request;
- Your App Provider deletes the connection to Your respective Payment Account(s) at their discretion;
- You delete Your User Account in the Dashboard. If You delete your User Account in the Dashboard, all Your active AIS Consents in the Dashboard will be automatically revoked and all the active links to the Account Providers in Your User Account will be automatically deleted.

You hereby acknowledge that the revocation of AIS Consent shall not affect the lawfulness of Salt Edge's actions based on such AIS Consent before its expiration or revocation.

3.4. Account Authentication. Our access to Your Payment Account(s) further requires You to undergo authentication in respect of such accounts with Your Account Provider by means of Your login and security credentials and other authentication features applied by Your Account Provider ("**Account Credentials**"). To provide the Account Credentials You will be redirected to Your Account Provider. We do not access nor store Your Account Credentials in our systems at any time. By authenticating yourself in relation to Your Account Provider, You warrant that the Account Credentials are Your own and that You are duly authorized to authenticate and provide access to the respective Payment Account(s) in the manner and for the purposes described in these Terms. Please note that if You are unable to authenticate yourself to Your Account Provider, this may mean that we are unable to provide the Services. Your Account Provider sets their own authentication requirements, and Salt Edge has no control over those authentication requirements. Salt Edge accepts no responsibility for Account Providers' authentication requirements.

4. ANALYTICAL REPORTS

Salt Edge may generate Analytical Reports as requested by Your App Provider. Salt Edge does not use Analytical Reports for automated decision-making (making decisions solely by automated means without any human involvement) and profiling (automated processing of personal data to evaluate certain things about an individual) in Your respect.

5. APP PROVIDERS

5.1. Who are App Providers? Salt Edge has contractual arrangements with Your App Providers, pursuant to which Salt Edge provides the services envisaging the sharing with them of Your Payment Account Data retrieved by us when providing Account Information Services to You. We then make the Payment Account Data available to App Provider(s) so that they may offer their own services to You. Any product or service offered by the respective App Provider to You will be governed by the terms between You and Your App Provider. Salt Edge has no responsibility for such products and services and is not liable to You for any harm, damage or loss arising from Your use of those products and services.

5.2. Lawfulness of Sharing of Your Data with App Provider. Based on Your GDPR Consent, Salt Edge will share with the respective App Provider Your Payment Account Data (after processing, including without limitation data enrichment, carried out by Salt Edge on such data) and/or Analytical Reports (if requested by Your App Provider). Such sharing will take place until Your GDPR Consent expires or is withdrawn by You directly from us or via Your App Provider, or Your App Provider stops such sharing on their own. Depending on the App Provider You wish Salt Edge to share Your Payment Account Data and/or Analytical Reports with, Salt Edge will ask for Your GDPR Consent at the same time when requesting the AIS Consent.

We will only share with the App Provider that Payment Account Data (including subsequent updates to such data if available) and/or Analytical Reports as authorized by You in the GDPR Consent.

If You are using the Services based on one-day AIS Consent, Your GDPR Consent will expire automatically at the end of the day following the day on which You have granted it, as explicitly communicated to You at the time of requesting such consent.

If You are using the Services based on recurring AIS Consent, You can view the list of all App Providers You have consented to share Your Payment Account Data and/or Analytical Reports with, along with Your App Provider's details. You can withdraw any active GDPR Consent at any time either by using the consent management options available in the Dashboard or by submitting withdrawal of Your GDPR via Your App Provider.

You hereby acknowledge that the expiration or withdrawal of GDPR Consent shall not affect the lawfulness of Salt Edge's actions based on such GDPR Consent before its expiration or withdrawal.

6. YOUR USE OF SERVICES

6.1. "Know Your Customer". We are subject to regulatory requirements with respect to anti-money laundering, terrorist financing and related identity checks of our customers and monitoring their status and operations (also known as "Know Your Customer" measures or "KYC"). Our KYC policies and procedures may vary from time to time. To comply with applicable regulations we may require from You,

and keep records of, additional information in order to establish matters such as identity, affiliation, public exposure, ownership of Payment Accounts, purpose of the transactions and origin of funds on Your Payment Accounts. Under certain circumstances, some of the additional information that we require for KYC purposes (such as your full name, date of birth, residence address, type of Payment Account – own, shared or legal, etc.) may be provided to Salt Edge by Your App Provider on Your behalf during the registration of Your User Account.

By entering into these Terms, You commit to provide accurate and up-to-date information as may be deemed necessary for the purposes set forth in this Section 6.1 and recognize that non-compliance with such requirement may result in our refusal to provide the Services or any part thereof to You and/or in the immediate termination of these Terms by us.

6.2. What We Do and Not Do with Your Data. By accessing Payment Account(s) to provide the Services we do not and cannot perform any transactions, changes or other activities in Your Payment Account(s), nor make any changes to Your Account Credentials. To provide the Services in accordance with these Terms, including by sharing the Payment Account Data with Your App Provider, we require to perform certain processing operations on the retrieved copy of Payment Account Data. Accordingly, You hereby authorize us to perform the following processing operations, as necessary or opportune to provide the Services or to conform to regulatory, security or technical requirements (e.g. requirements of connecting networks, devices or media): (i) collect, process, store, share and transmit Your Payment Account Data, (ii) reformat, organize, structure, alter, modify, transmit, consolidate and adapt Your Payment Account Data, (iii) use Payment Account Data to generate and share Analytical Reports; (iv) create and provide hypertext links to Your Account Provider(s), (v) update and maintain the information in Your User Account, including performing offline updates (without Your interaction), (vi) address service errors or interruptions, (vii) enhance and improve the Services, and (viii) take such other actions as are reasonably necessary to perform the actions described in (i) through (vii) above, each in connection with the provision of the Services. We do not manually review or analyze the retrieved Payment Account Data. We do not use Your Payment Account Data for automated decision-making (making decisions solely by automated means without any human involvement) and profiling (automated processing of personal data to evaluate certain things about an individual) in Your respect. Once we share Your Payment Account Data with Your App Provider, Your App Provider becomes responsible for it. Therefore, You should also read the terms and conditions of Your App Provider to be aware of how they will further use Your Payment Account Data.

6.3. Acknowledgement. While we will endeavor to ensure that the Services are available to You at any time during the term of these Terms and in accordance with these Terms, we do not guarantee their continuous, uninterrupted or error-free operation and we shall not be liable to You if Services, including the Dashboard, are unavailable at any time for any reason. We may also temporarily suspend or deny access to the Services, including the Dashboard, in case of emergency, Force Majeure, technical problems, system failure or degradation, scheduled or emergency maintenance, security incident or requirements of competent authorities or regulators.

6.4. Security Concerns. While we apply reasonable care to prevent unauthorized access to the Services, we are not responsible for any hacking, tampering or unauthorized access to Your Payment Account(s), Payment Account Data or the Services that are not within our reasonable control. You must take all reasonable precautions to keep safe, and prevent fraudulent use of Your information technology device,

Your security information related to Your Payment Accounts. You are responsible for the security of Your internet connection, including for correctly configuring Your information technology device and using adequate virus protection software. You are also responsible for the security of Your Account Credentials and must immediately contact Your Account Provider if You suspect or become aware of any loss, theft or unauthorized use or disclosure of Your Account Credentials or access to Your Payment Accounts. If such events occur in connection with Your use of services provided by Your App Provider, You must also immediately notify these events to Your App Provider via channels they make available to You. We reserve the right to deny You access to the Services (or any part thereof) if we reasonably believe that any loss, theft, or unauthorized access, use or disclosure of the foregoing accounts or information has occurred.

6.5. Service Notifications. From time to time we may send you important communications regarding the Dashboard and/or Services, Your User Account, updates to these Terms and/or Dashboard Privacy Policy, system alerts and any other notifications which may be required by law or regulation (including without limitation notification of a security incident) (collectively, "**Mandatory Notifications**"). Such Mandatory Notifications will be sent to Your email address supplied as part of your User Account registration information (as the same may be updated by You from time to time). You cannot opt out of receiving these Mandatory Notifications. In regards to any other non-mandatory informational emails that Salt Edge may decide to send from time to time relating to the Dashboard and/or the Services, You may opt out or unsubscribe from receiving them by following the instructions provided in each such email.

7. PERSONAL DATA PRIVACY

7.1. In order to provide the Services and/or generate Analytical Reports, Salt Edge will collect, process and use Your personal data (including without limitation User Account registration information, Payment Account Data, Session Information and IT Identifiers). Our Dashboard Privacy Policy explains in detail how Salt Edge processes and protects the personal data in our custody or control, and describes the technical and organizational measures implemented in order to maintain the security, confidentiality, availability and integrity of such data. By using the Services, You hereby agree to the terms of the [Dashboard Privacy Policy](#), including any subsequent changes as published and communicated to You by Salt Edge.

7.2. You should also read Your App Providers' and Your Account Providers' rules on personal data processing and protection. Once we share Your Payment Account Data and/or Analytical Reports with Your App Provider, they will be processing any personal data contained in such information under their own responsibility.

8. NO CHARGES

We do not charge any fees for the Services. You will be able to use the Services for free during the term of these Terms. If we decide to charge a fee for the Services in the future, we will notify You in advance in accordance with these Terms.

9. OUR RESPONSIBILITY FOR SERVICES. THIRD-PARTY SERVICES

9.1. Your use of the Services requires the availability of third-party services, such as internet access, a compatible electronic device, Your application and Payment Accounts accessible online. You will be solely responsible to procure the use of third-party services and to comply with the terms of such third-party service providers, including Your Account Providers, and these Terms will not affect any of the terms and conditions applied by Your third-party service providers. We are only responsible for the services that we undertake to provide to You in accordance with these Terms and disclaim any responsibility and liability in connection with third-party service providers' performance or failure to perform.

9.2. Third-Party Services. Our Services may include links to or be linked from, or otherwise direct your attention towards, websites, services, features, or products operated or offered by third parties, including without limitation Your App Provider(s) and Account Providers (collectively, "**Third-Party Services**"), and not by Salt Edge. Such links and information are offered solely for informational purposes and Your convenience. The inclusion of any link does not imply an association, support, endorsement, consent, evaluation, or approval by Salt Edge of such third party or Third-Party Services. Salt Edge shall not be liable for the information and content contained in any Third-Party Services or for Your use of or incapacity to use such Third-Party Services, and Salt Edge expressly disclaims any liability for them. Access to any Third-Party Services is at Your own risk, and You must be aware of the fact that Third-Party Services are governed by terms of service and privacy policies different from ours.

9.3. No Professional Advice. Any information or data contained in or made available through the Services is provided for informational purposes only and cannot substitute for the services of qualified professionals. Salt Edge does not give professional advice and is not in the business of providing legal, financial, accounting, taxation or other professional services or advice. You should independently verify and research, or take independent financial advice from a trusted and competent professional in connection with, any information or data contained in or made available through the Services, including the Dashboard, for the purpose of making any financial decisions or otherwise. Salt Edge expressly disclaims any liability, whether in contract, tort (including negligence) or otherwise, in respect of any damage, expense or other loss You may suffer arising out of such information or data, or any use of or reliance upon such information or data.

9.4. Accuracy Disclaimer. You acknowledge and agree that: (i) Account Providers may not always allow Salt Edge access to Your Payment Account, (ii) Account Providers may make changes to their interfaces, APIs or services, on a planned or emergency basis, with or without notice to Salt Edge, that may prevent or delay access to Your respective Payment Account and/or the provision of Account Information Services to You, and (iii) although Salt Edge will try to "refresh" the Payment Account Data, if the data is not the most up-to-date from Your Account Provider, Your most recent transactions and current account balance may not be reflected. It is Your obligation to watch for any discrepancies in Your Payment Account Data, and before making any transactions or decisions based on the Payment Account Data presented to You, You should, as applicable, check the last refresh date for the Account Provider linked to Your User Account and confirm with the applicable Account Provider that the Payment Account Data is correct or otherwise confirm that the Payment Account Data is up-to-date and accurate. Salt Edge does not represent or warrant that the Payment Account Data provided to You will at all times be complete, accurate, error-free or up-to-date. You further acknowledge that the Services are not sponsored or endorsed by any Account Provider accessible through the Services.

10. PROPRIETARY RIGHTS AND LICENSE

10.1. Ownership. Salt Edge and its licensors, as applicable, reserve all rights, title and interest, including all intellectual property rights, in and to the Services, Dashboard and the underlying technology, including, without limitation, all software and any copies, corrections, bug fixes, enhancements, modifications or new versions thereof and all research and development and experimental development in respect thereto ("**Technology**"). Salt Edge, Dashboard are trademarks of Salt Edge or its respective affiliates and licensors. All other trademarks, trade names, service marks, graphics and logos used in connection with the Dashboard and Services that are not owned by Salt Edge or its respective affiliates and licensors are the property of their respective owners and are used for identification purposes only. Salt Edge does not grant You any right or license to use, copy or reproduce any of Salt Edge's trademarks or the trademarks of any third party (including without limitation Gateway Partner, Your App Providers and Account Providers) that may appear in the Dashboard and/or in connection with the provision of Services.

10.2. License Grant. Subject to Your compliance with these Terms, Salt Edge hereby grants You a personal, non-commercial, limited, non-exclusive, non-transferable, revocable, non-sublicensable right and license to use the Services and Dashboard, as applicable, during the term of these Terms and in accordance with these Terms. Except for the rights expressly granted to You in these Terms, no other rights are granted by implication, estoppel or otherwise. You acknowledge that only Salt Edge (or its respective licensors) shall have the right to maintain, enhance or otherwise modify the Services, Dashboard and the Technology.

10.3. License Restrictions. You shall use the Services and, as applicable, Dashboard, solely for the purposes that are permitted by and as contemplated in these Terms. Without limiting any other provision of these Terms, You agree that You shall not, either directly or indirectly:

- disseminate, market, license, sublicense, sell, resell, lease, transfer, assign, transmit, distribute, rent or otherwise deal in any element of Dashboard or Services;
- modify, translate, adapt, copy, download, frame, link to, reverse engineer, decrypt, decompile, decode, disassemble, or create derivative works based on the Dashboard or Services, or any part thereof, except to the extent the foregoing restrictions are expressly prohibited by applicable laws;
- breach, override or otherwise circumvent any authentication or security mechanisms, or use restrictions that are built into the Dashboard or Services or try to have any unauthorized access to the Dashboard or Services, their associated servers, networking, systems, services and data;
- remove or obliterate any proprietary notices, ownership labels, classified legends or marks from the Services;
- engage in any actions with the Services, the Dashboard that meddle with, disturb, destroy, or access in an unlawful way the server networks, connections, systems, records, or other assets, tools or services of Salt Edge or any related third party;
- engage in any actions with the Services, the Dashboard that could result in disruption of the Services;

- engage in any behavior that could harm or pose an unreasonably large load on the technical infrastructure or systems of the Services;
- transmit any worms, viruses, trojan horses, or any other malware, disruptive or harmful software or data through your access to and use of the Services, including the Dashboard;
- access and use the Services, the Dashboard or any part thereof for any unlawful or fraudulent purpose or otherwise in any way not permitted by these Terms.

11. FORCE MAJEURE

11.1. You hereby release Salt Edge from any liability arising from a delay in performance or non-performance by Salt Edge under these Terms caused by Force Majeure. "**Force Majeure**" means any circumstances that are beyond Salt Edge's reasonable control, which, and whose consequences, it cannot be reasonably expected for Salt Edge to avoid or overcome, including, without limitation, natural disasters, fire, flooding, explosion; strikes, lock-outs or other industrial action; war or military actions; blockade or suspension of any industry or market; epidemics; pandemics; acts or threats of terrorism; riots; accidents; failure or breakdown of third-party systems, networks or services; errors or outages of utility services, telecommunications and data processing networks and servers; government or governmental authority action; court injunctions or other enforcement by competent authorities. We will not be responsible to You for any loss or damage You may suffer or incur as a result of Your failure to comply with these Terms.

12. WARRANTIES, LIABILITY AND INDEMNIFICATION

12.1. The Services are provided to You by Salt Edge on a reasonable effort and bona fide basis. The provisions of these Terms, including without limitation any and all disclaimers and limitations of liability set forth herein, are inherent elements of the relationship established between You and Salt Edge. The Services would not be provided without such limitations.

12.2. Subject to Section 12.1 and Section 12.5, You acknowledge and agree that, to the maximum extent permitted by applicable laws:

- a. Salt Edge offers the Dashboard and Services on an "AS IS" and "AS AVAILABLE" basis and does not accept responsibility or liability for any use of or reliance on the Dashboard and Services or any information provided through the Services, or for any disruptions to or delay in the provision of the Services, or for any performance or non-performance of any of Your Account Providers' interfaces, APIs or services;
- b. Salt Edge makes no warranties or representations, express, statutory or implied, as to the accuracy, timeliness, comprehensiveness, completeness, quality, reliability, currency, error-free nature, compatibility, security, data loss, non-interference with or non-infringement of any intellectual property rights, or fitness for a particular purpose of Dashboard and Services or any information provided through the Services;
- c. Salt Edge does not guarantee the adequacy of the Services or compatibility and security thereof with Your computer equipment and does not warrant that the Services, their infrastructure or any emails or communications transmitted via the Services will be free of viruses or secure against hacking attacks; and

- d. Analytical Reports are generated by Salt Edge solely for the benefit of Your App Provider requesting such reports and Salt Edge disclaims any and all liability to You arising from, or relating to, the generation of Analytical Reports, their sharing with Your App Provider and/or the decisions taken by Your App Provider in Your respect based on any Analytical Report.

12.3. The exclusion of the warranties and liability disclaimers set forth in Section 12.2 shall apply to the maximum extent allowed by the applicable laws in Your jurisdiction and provided that the application of such exclusion will not make Salt Edge to be in breach of any applicable laws, or the rules, directions or orders of any competent authority or regulator with jurisdiction over Salt Edge.

12.4. You acknowledge and agree that, to the maximum extent permitted by applicable laws, Salt Edge shall not be liable for any direct, indirect, incidental, special, consequential or exemplary damages, including but not limited to damages for, relating to or arising from: (i) loss of profits, (ii) failures of telecommunications, the internet, electronic communications, (iii) loss of contract, business revenue or investment, (iv) use of software or hardware that does not meet Salt Edge's systems requirements, (v) damage to goodwill, reputation, data or other intangible losses, or (vi) resulting from Your use of or inability to use the Services, or from any performance or non-performance of any of Your Account Providers' interfaces, APIs or services. The above limitations apply even if Salt Edge has been advised of the possibility of such damages.

12.5. Nothing in these Terms is intended to or shall exclude or limit Salt Edge's liability: (i) for death of personal injury caused by our negligence, (ii) for fraud and/or fraudulent misrepresentation, (iii) for our willful misconduct or gross negligence, (iv) for regulatory breach by Salt Edge, and/or (v) which cannot be excluded, limited, modified or restricted under the applicable laws and/or regulations. All statutory rights that are or may be available to You relating to the provision of Services under these Terms shall not be impaired or affected.

12.6. You agree to indemnify, defend and hold Salt Edge and its officers, directors, employees, subcontractors and licensors harmless from all losses, damages, fines, penalties, costs and expenses (including without limitation reasonable attorney's fees) incurred or suffered by Salt Edge as a result of: (i) Your use of the Services, (ii) a breach by You of any of the provisions of these Terms or the applicable laws, (iii) Your infringement of any intellectual property rights or any other rights of third parties, and/or (iv) fraud committed, or fraudulent misrepresentation made, by You.

13. CHANGES TO THE TERMS AND SERVICES

13.1. Changes to the Terms. We reserve the right to change these Terms at any time and from time to time to reflect changes in the applicable laws or regulations, technical or security requirements, Services and/or Dashboard functionality, or our business requirements, including changes in our arrangements and understandings with Gateway Partner(s) and/or Your App Providers. We will post an appropriate notice of such changes at the top of this webpage. Non-material changes to these Terms will become effective on the date of their posting by us and any material changes will become effective thirty (30) days from their posting in accordance with this Section. You are free to terminate Your agreement with us under these Terms at any time, if You do not agree to the changes we operate to these Terms, even after they become effective. Your continued use of the Services after the date the changes to these Terms become effective indicates Your agreement to such changes.

13.2. Updates to the Services. Salt Edge may in its sole discretion and at any time update or modify the Services, discontinue, temporarily or permanently, providing the Services and/or Dashboard, or any part thereof, including without limitation for technical, maintenance, security, legal, compliance or other business reasons. Salt Edge may also perform maintenance of the Services from time to time, on a planned or emergency basis, which may result in interruptions, delays or errors in the Services. You acknowledge and agree that any maintenance, modification, suspension or termination of the Services may be effected without prior notice, although, if You have User Account in the Dashboard, Salt Edge will endeavor to provide such notice whenever feasible. Your continued use of the Services after the date of changes to the Services indicates your agreement to such changes.

14. TERM AND TERMINATION

14.1. These Terms become effective when You start using the Services and remain in force:

- a. in respect of Services based on one-day AIS Consent: until the expiration of the respective AIS Consent, that occurs at the end of the day following the day on which You have granted such consent;
- b. in respect of Services based on recurring AIS Consent: until terminated by either party.

14.2. We may terminate these Terms at any time and for any reason, without liability to You or to any other person as a result of any such termination, by giving You reasonable prior notice whenever feasible.

You acknowledge and agree that Salt Edge in its sole discretion and without advance notice may immediately suspend or terminate these Terms and Your User Account:

- a. if Salt Edge reasonably believes that You are in breach of any applicable laws or any of the provisions of these Terms (including without limitation by using the Services to carry out fraud or other illegal or criminal activities or by refusing to subject yourself to required KYC checks);
- b. if Salt Edge determines that You have used, or are using, another person's identifying or proprietary information in order to use the Services, to access the Dashboard and/or to access someone else's financial accounts and information associated with such accounts (referred to as "identity theft"); or
- c. if we are required by any law enforcement, government or regulatory body with jurisdiction over Salt Edge or our Gateway Partner.

14.3. You further acknowledge that Salt Edge may terminate Your User Account if it is inactive (i.e., no sign-ins or no performed Payment Account Data refreshes) for more than six (6) months and Salt Edge will not be liable to You or to any other person as a result of any such termination.

14.4. You may terminate these Terms at any time for any reason by deleting Your User Account (using Your account options). Alternatively, you may provide notice to us or Your App Provider about your decision to terminate these Terms and we will delete Your User Account as soon as practicable after receiving such notice from You.

14.5. Upon termination of these Terms: (i) You must cease all use of the Services and any other activities or actions permitted under these Terms, (ii) all rights and licenses granted to You under these Terms will

be terminated, and (iii) if applicable, Your User Account will be closed and all the information and data relating to Your User Account will be deleted in accordance with Salt Edge's data deletion procedure set forth in the Dashboard Privacy Policy.

14.6. Any termination of these Terms (howsoever occasioned) shall not affect any accrued rights or liabilities of either party nor shall it affect the coming into force or the continuance in force of any provision hereof which is expressly or by implication intended to come into or continue in force on or after such termination.

14.7. Should You breach any provision of these Terms (including without limitation by using the Services to carry out fraud or other illegal or criminal activities), we may take any and all actions as we reasonably deem appropriate and required or permitted by law, including, without limitation, notifying the competent law enforcement, government or regulatory bodies and, to the extent required or permitted by law, disclosing any pertinent information relating to Your breaching actions, Your User Account and/or any information (including personal data) in Your respect in furtherance of an official investigation.

15. LAWS AND JURISDICTION

These Terms and any dispute or claim in relation to these Terms are governed by, and determined in accordance with, the laws of England and Wales. The courts of England and Wales will have exclusive jurisdiction under these Terms.

16. OTHER PROVISIONS

16.1. Entire Agreement. These Terms, including the [Dashboard Privacy Policy](#), constitutes the entire agreement and understanding between You and Salt Edge with respect to access to and use of the Dashboard, the Services and related processing of Your Payment Account Data and personal data.

16.2. Language. These Terms are made in the English language, and the English version shall prevail over any other versions in other languages that we may decide to additionally publish in the future for Your convenience. Our communication with You during the term of these Terms will be in English only.

16.3. Severability. If any part of these Terms is determined to be illegal or invalid, this shall not affect the effectiveness of the remainder of these Terms. The illegal or invalid term shall be deemed removed from these Terms. The prohibition or unenforceability of a provision of these Terms in any jurisdiction shall not invalidate such provision in any other jurisdiction.

16.4. Assignment. You cannot assign, sub-license or transfer any or all of Your rights or obligations under these Terms to any third party without Salt Edge's prior written approval. However, Salt Edge in its sole discretion may assign or transfer these Terms in whole or in part, without Your consent to a third party provided, however, that such assignment shall not affect Your rights or our obligations to You under these Terms.

16.5. Non-Waiver. Failure or delay in exercising or partial exercise by either You or us of any right or remedy under these Terms or under the law shall not be deemed a waiver of those or other rights or remedies.

16.6. Third Parties. A person who is not a party to these Terms cannot enforce or enjoy the benefit of any term or provision thereof. These Terms shall not be construed as conferring any rights to any third party (including any third-party beneficiary rights).

16.7. Headings. The headings and captions used in these Terms are used for convenience only and are not to be considered in construing or interpreting these Terms.

17. CONSUMER INFORMATION

If You have complaints in regards to the provided Services, we will strive to address and resolve any complaints received from You promptly, reasonably and efficiently. We will thoroughly and diligently investigate each complaint received from You and assess in a fair and consistent manner its merits and required redress and remedial action. We will send you a written response with our findings on Your complaint within eight (8) weeks after we received the complaint, except that if Your complaint is about our obligations to provide to You information regarding ourselves and the Services or about specific rights and obligations relating to the Services, as stated in the Payment Regulations.

18. CONTACT INFORMATION

If You have any questions regarding these Terms or the Services, or You would like to request a copy of these Terms to be sent to You please address Your requests to us using the following contact details:

Salt Edge Limited

Mailing address:

2nd Floor Amba House,

15 College Road, Harrow, England, HA1 1BA,

England,

United Kingdom

Email: support@saltedge.com