

Terms & Conditions consists of the following policies, all contained in this document:

- 1. Acceptable Use Policy**
- 2. Cookie Policy**
- 3. Privacy Policy**
- 4. Refund Policy**
- 5. Terms of Service**

1. Acceptable Use Policy

This acceptable use policy covers the products, services, and technologies (collectively referred to as the "Products") provided by Uktaxai Ltd under any ongoing agreement. It's designed to protect us, our customers and the general Internet community from unethical, irresponsible and illegal activity.

Uktaxai Ltd customers found engaging in activities prohibited by this acceptable use policy can be liable for service suspension and account termination. In extreme cases, we may be legally obliged to report such customers to the relevant authorities.

This policy was last reviewed on 22 July 2025.

Fair use

We provide our facilities with the assumption your use will be "business as usual", as per our offer schedule. If your use is considered to be excessive, then additional fees may be charged or capacity may be restricted.

We are opposed to all forms of abuse, discrimination, rights infringement and/or any action that harms or disadvantages any group, individual or resource. We expect our customers and, where applicable, their users ("end-users") to likewise engage our Products with similar intent.

Customer accountability

We regard our customers as being responsible for their own actions as well as for the actions of anyone using our Products with the customer's permission. This responsibility also applies to anyone using our Products on an unauthorised basis as a result of the customer's failure to put in place reasonable security measures.

By accepting Products from us, our customers agree to ensure adherence to this policy on behalf of anyone using the Products as their end users.

Complaints regarding the actions of customers or their end-users will be forwarded to the nominated contact for the account in question.

If a customer - or their end-user or anyone using our Products as a result of the customer - violates our acceptable use policy, we reserve the right to terminate any Products associated with the offending account or the account itself or take any remedial or preventative action we deem appropriate without notice. To the extent permitted by law, no credit will be available for interruptions of service resulting from any violation of our acceptable use policy.

Prohibited activity

Copyright infringement and access to unauthorised material

Our Products must not be used to transmit, distribute or store any material in violation of any applicable law. This includes but isn't limited to:

- i. any material protected by copyright, trademark, trade secret or other intellectual property right used without proper authorization, and
- ii. any material that is obscene, defamatory, constitutes an illegal threat or violates export control laws.

The customer is solely responsible for all material they input, upload, disseminate, transmit, create or publish through or on our Products, and for obtaining legal permission to use any works included in such material.

SPAM and unauthorised message activity

Our Products must not be used for the purpose of sending unsolicited bulk or commercial messages in violation of the laws and regulations applicable to your jurisdiction ("spam"). This includes but isn't limited to sending spam, soliciting customers from spam sent from other service providers, and collecting replies to spam sent from other service providers.

Our Products must not be used for the purpose of running unconfirmed mailing lists or telephone number lists ("messaging lists"). This includes but isn't limited to subscribing email addresses or telephone numbers to any messaging list without the permission of the email address or telephone number owner, and storing any email addresses or telephone numbers subscribed in this way. All messaging lists run on or hosted by our Products must be "confirmed opt-in". Verification of the address or telephone number owner's express permission must be available for the lifespan of the messaging list.

We prohibit the use of email lists, telephone number lists or databases purchased from third parties intended for spam or unconfirmed messaging list purposes on our Products.

This spam and unauthorised message activity policy applies to messages sent using our Products, or to messages sent from any network by the customer or any person on the customer's behalf, that directly or indirectly refer the recipient to a site hosted via our Products.

Unethical, exploitative, and malicious activity

Our Products must not be used for the purpose of advertising, transmitting or otherwise making available any software, program, product or service designed to violate this acceptable use policy, or the acceptable use policy of other service providers. This includes but isn't limited to facilitating the means to send spam and the initiation of network sniffing, pinging, packet spoofing, flooding, mail-bombing and denial-of-service attacks.

Our Products must not be used to access any account or electronic resource where

the group or individual attempting to gain access does not own or is not authorised to access the resource (e.g. "hacking", "cracking", "phreaking", etc.).

Our Products must not be used for the purpose of intentionally or recklessly introducing viruses or malicious code into our Products and systems.

Our Products must not be used for purposely engaging in activities designed to harass another group or individual. Our definition of harassment includes but is not limited to denial-of-service attacks, hate-speech, advocacy of racial or ethnic intolerance, and any activity intended to threaten, abuse, infringe upon the rights of or discriminate against any group or individual.

Other activities considered unethical, exploitative and malicious include:

1. Obtaining (or attempting to obtain) services from us with the intent to avoid payment;
2. Using our facilities to obtain (or attempt to obtain) services from another provider with the intent to avoid payment;
3. The unauthorised access, alteration or destruction (or any attempt thereof) of any information about our customers or end-users, by any means or device;
4. Using our facilities to interfere with the use of our facilities and network by other customers or authorised individuals;
5. Publishing or transmitting any content of links that incite violence, depict a violent act, depict child pornography or threaten anyone's health and safety;
6. Any act or omission in violation of consumer protection laws and regulations;
7. Any violation of a person's privacy.

Our Products may not be used by any person or entity, which is involved with or suspected of involvement in activities or causes relating to illegal gambling; terrorism; narcotics trafficking; arms trafficking or the proliferation, development, design, manufacture, production, stockpiling, or use of nuclear, chemical or biological weapons, weapons of mass destruction, or missiles; in each case including any affiliation with others whatsoever who support the above such activities or causes.

Unauthorised use of Uktaxai Ltd property

We prohibit the impersonation of Uktaxai Ltd, the representation of a significant business relationship with Uktaxai Ltd, or ownership of any Uktaxai Ltd property

(including our Products and brand) for the purpose of fraudulently gaining service, custom, patronage or user trust.

About this policy

This policy outlines a non-exclusive list of activities and intent we deem unacceptable and incompatible with our brand.

We reserve the right to modify this policy at any time by publishing the revised version on our website. The revised version will be effective from the earlier of:

- the date the customer uses our Products after we publish the revised version on our website; or
- 30 days after we publish the revised version on our website.

2. Cookie Policy

Effective Date: 22 July 2025

We use cookies to help improve your experience of our website at <https://www.finsightai.uk>. This cookie policy is part of Uktaxai Ltd's privacy policy. It covers the use of cookies between your device and our site.

We also provide basic information on third-party services we may use, who may also use cookies as part of their service. This policy does not cover their cookies.

If you don't wish to accept cookies from us, you should instruct your browser to refuse cookies from <https://www.finsightai.uk>. In such a case, we may be unable to provide you with some of your desired content and services.

What is a cookie?

A cookie is a small piece of data that a website stores on your device when you visit. It typically contains information about the website itself, a unique identifier that allows the site to recognise your web browser when you return, additional data that serves the cookie's purpose, and the lifespan of the cookie itself.

Cookies are used to enable certain features (e.g. logging in), track site usage (e.g. analytics), store your user settings (e.g. time zone, notification preferences), and to personalise your content (e.g. advertising, language).

Cookies set by the website you are visiting are usually referred to as first-party cookies. They typically only track your activity on that particular site.

Cookies set by other sites and companies (i.e. third parties) are called third-party cookies. They can be used to track you on other websites that use the same third party service.

Types of Cookies We Use

The cookies used on our website fall into the following categories:

Cookie Category	Purpose	Examples
Strictly Necessary	Required for the operation of our website. They enable core functionality such as security, network management, and	Login session cookies, security tokens

	accessibility. These cookies cannot be switched off in our systems.	
Performance / Analytics	Help us understand how visitors interact with the site by collecting information anonymously. This enables us to improve performance and user experience.	Google Analytics (_ga, _gid), error log cookies
Functionality	Used to remember user preferences and provide enhanced features such as language settings or saved login states.	Cookie preference, timezone, interface customisation
Targeting / Advertising	These cookies may be set through our site by advertising partners to build a profile of your interests and show you relevant ads on other sites.	Google AdSense cookies, remarketing IDs

Note: Third-party services such as Google Analytics and Google AdSense may also use cookies. These are subject to the providers' own privacy and cookie policies.

How can you control our website's use of cookies?

You have the right to decide whether to accept or reject cookies on our Website. You can manage your cookie preferences in our Cookie Consent Manager. The Cookie Consent Manager allows you to select which categories of cookies you accept or reject. Essential cookies cannot be rejected as they are strictly necessary to provide you with the services on our Website.

You may also be able to set or amend your cookie preferences by managing your

web browser settings. As each web browser is different, please consult the instructions provided by your web browser (typically in the "help" section). If you choose to refuse or disable cookies you may still use the Website, though some of the functionality of the Website may not be available to you.

You can also adjust your preferences at any time by clicking the "Cookie Settings" link available in the footer of our website.

How often will we update this cookie policy?

We may update this Cookie Policy from time to time in order to reflect any changes to the cookies and related technologies we use, or for other operational, legal or regulatory reasons.

Each time you use our Website, the current version of the Cookie Policy will apply. When you use our Website, you should check the date of this Cookie Policy (which appears at the top of this document) and review any changes since the last version.

Where can you obtain further information?

For any questions or concerns regarding our Cookie Policy, you may contact us using the following details:

Jake Leeming

support@ukaitax.com

3. Privacy Policy

Your privacy is important to us. It is Uktaxai Ltd's policy to respect your privacy and comply with any applicable law and regulation regarding any personal information we may collect about you, including across our website, <https://www.finsightai.uk>, and other sites we own and operate.

Personal information is any information about you which can be used to identify you. This includes information about you as a person (such as name, address, and date of birth), your devices, payment details, and even information about how you use a website or online service.

In the event our site contains links to third-party sites and services, please be aware that those sites and services have their own privacy policies. After following a link to any third-party content, you should read their posted privacy policy information about how they collect and use personal information. This Privacy Policy does not apply to any of your activities after you leave our site.

This policy is effective as of 22 July 2025

Last updated: 22 July 2025

Information we collect

Information we collect falls into one of two categories: "voluntarily provided" information and "automatically collected" information.

"Voluntarily provided" information refers to any information you knowingly and actively provide us when using or participating in any of our services and promotions.

"Automatically collected" information refers to any information automatically sent by your devices in the course of accessing our products and services.

Log data

When you visit our website, our servers may automatically log the standard data provided by your web browser. It may include your device's Internet Protocol (IP) address, your browser type and version, the pages you visit, the time and date of your visit, the time spent on each page, and other details about your visit.

Additionally, if you encounter certain errors while using the site, we may automatically collect data about the error and the circumstances surrounding its occurrence. This data may include technical details about your device, what you were trying to do when the error happened, and other technical information relating to the problem. You may or may not receive notice of such errors, even in the moment they occur, that they have occurred, or what the nature of the error is. Please be aware that while this information may not be personally identifying by

itself, it may be possible to combine it with other data to personally identify individual persons.

Device data

When you visit our website or interact with our services, we may automatically collect data about your device, such as:

- Device Type
- Operating system
- Unique device identifiers
- Device settings
- Geo-location data

Data we collect can depend on the individual settings of your device and software. We recommend checking the policies of your device manufacturer or software provider to learn what information they make available to us.

Personal information

We may ask for personal information - for example, when you submit content to us or when you contact us — which may include one or more of the following:

- Name
- Email
- Date of birth
- Phone/mobile number

Sensitive information

"Sensitive information" or "special categories of data" is a subset of personal information that is given a higher level of protection. Examples of sensitive information include information relating to your racial or ethnic origin, political opinions, religion, trade union or other professional associations or memberships, philosophical beliefs, sexual orientation, sexual practices or sex life, criminal records, health information, or biometric information.

The types of sensitive information that we may collect about you

include: • Financial

We will not collect sensitive information about you without first obtaining your

consent, and we will only use or disclose your sensitive information as permitted, required, or authorized by law.

User-generated content

We consider “user-generated content” to be materials (text, image and/or video content) voluntarily supplied to us by our users for the purpose of publication on our website or re-publishing on our social media channels. All user-generated content is associated with the account or email address used to submit the materials.

Please be aware that any content you submit for the purpose of publication will be public after posting (and subsequent review or vetting process). Once published, it may be accessible to third parties not covered under this privacy policy.

Legitimate reasons for processing your personal information

We only collect and use your personal information when we have a legitimate reason for doing so. In which instance, we only collect personal information that is reasonably necessary to provide our services to you.

Collection and use of information

We may collect personal information from you when you do any of the following on our website:

- Use a mobile device or web browser to access our content
- Contact us via email, social media, or on any similar technologies •

When you mention us on social media

We may collect, hold, use, and disclose information for the following purposes, and personal information will not be further processed in a manner that is incompatible with these purposes:

- to provide you with our platform's core features and services • to enable you to customize or personalize your experience of our website • to contact and communicate with you
- for analytics, market research, and business development, including to operate and improve our website, associated applications, and associated social media platforms
- for advertising and marketing, including to send you promotional information about our products and services and information about third

parties that we consider may be of interest to you

- for security and fraud prevention, and to ensure that our sites and apps are safe, secure, and used in line with our terms of use

We may combine voluntarily provided and automatically collected personal information with general information or research data we receive from other trusted sources. For example, Our marketing and market research activities may uncover data and insights, which we may combine with information about how visitors use our site to improve our site and your experience on it.

Security of your personal information

When we collect and process personal information, and while we retain this information, we will protect it within commercially acceptable means to prevent loss and theft, as well as unauthorized access, disclosure, copying, use or modification.

Although we will do our best to protect the personal information you provide to us, we advise that no method of electronic transmission or storage is 100% secure and no one can guarantee absolute data security.

You are responsible for selecting any password and its overall security strength, ensuring the security of your own information within the bounds of our services. For example, ensuring you do not make your personal information publicly available via our platform.

How long we keep your personal information

We keep your personal information only for as long as we need to. This time period may depend on what we are using your information for, in accordance with this privacy policy. For example, if you have provided us with personal information such as an email address when contacting us about a specific enquiry, we may retain this information for the duration of your enquiry remaining open as well as for our own records so we may effectively address similar enquiries in future. If your personal information is no longer required for this purpose, we will delete it or make it anonymous by removing all details that identify you.

However, if necessary, we may retain your personal information for our compliance with a legal, accounting, or reporting obligation or for archiving purposes in the public interest, scientific, or historical research purposes or statistical purposes.

Children's Privacy

Our website and services are intended for users aged 18 and over. We do not knowingly collect or process personal information from anyone under the age of 18.

If you are a parent or guardian and believe that a minor has provided us with personal information, please contact us immediately using the details at the end of

this policy. We will promptly investigate and delete any such data, if applicable.

Disclosure of personal information to third parties

We may disclose personal information to:

- a parent, subsidiary or affiliate of our company
 - third-party service providers for the purpose of enabling them to provide their services, including (without limitation) IT service providers, data storage, hosting and server providers, ad networks, analytics, error loggers, debt collectors, maintenance or problem-solving providers, marketing or advertising providers, professional advisors, and payment systems operators
- our employees, contractors, and/or related entities
- our existing or potential agents or business partners
 - credit reporting agencies, courts, tribunals, and regulatory authorities, in the event you fail to pay for goods or services we have provided to you
 - courts, tribunals, regulatory authorities, and law enforcement officers, as required by law, in connection with any actual or prospective legal proceedings, or in order to establish, exercise, or defend our legal rights
- third parties, including agents or sub-contractors who assist us in providing information, products, services, or direct marketing to you
- third parties to collect and process data
- an entity that buys, or to which we transfer all or substantially all of our assets and business

Third parties we currently use include:

- Google Analytics
- <https://postmarkapp.com>
- Google AdSense
- Stripe

We also use AWS Amplify to securely host and manage our infrastructure, and it may process data solely for operational and security purposes.

Your rights and controlling your personal information

Your choice: By providing personal information to us, you understand we will collect, hold, use, and disclose your personal information in accordance with this privacy policy. You do not have to provide personal information to us, however, if you do not, it may affect your use of our website or the products and/or services offered on or through it.

Information from third parties: If we receive personal information about you from a third party, we will protect it as set out in this privacy policy. If you are a third party providing personal information about somebody else, you represent and warrant that you have such person's consent to provide the personal information to us.

Marketing permission: If you have previously agreed to us using your personal information for direct marketing purposes, you may change your mind at any time by contacting us using the details below.

Access: You may request details of the personal information that we hold about you.

Correction: If you believe that any information we hold about you is inaccurate, out of date, incomplete, irrelevant, or misleading, please contact us using the details provided in this privacy policy. We will take reasonable steps to correct any information found to be inaccurate, incomplete, misleading, or out of date.

Non-discrimination: We will not discriminate against you for exercising any of your rights over your personal information. Unless your personal information is required to provide you with a particular service or offer (for example providing user support), we will not deny you goods or services and/or charge you different prices or rates for goods or services, including through granting discounts or other benefits, or imposing penalties, or provide you with a different level or quality of goods or services.

Notification of data breaches: We will comply with laws applicable to us in respect of any data breach.

Complaints: If you believe that we have breached a relevant data protection law and wish to make a complaint, please contact us using the details below and provide us with full details of the alleged breach. We will promptly investigate your complaint and respond to you, in writing, setting out the outcome of our investigation and the steps we will take to deal with your complaint. You also have the right to contact a regulatory body or data protection authority in relation to your complaint.

Unsubscribe: To unsubscribe from our email database or opt-out of communications (including marketing communications), please contact us using the details provided in this privacy policy, or opt-out using the opt-out facilities provided in the communication. We may need to request specific information from

you to help us confirm your identity.

Use of cookies

We use "cookies" to collect information about you and your activity across our site. A cookie is a small piece of data that our website stores on your computer, and accesses each time you visit, so we can understand how you use our site. This helps us serve you content based on preferences you have specified.

Please refer to our Cookie Policy for more information.

Business transfers

If we or our assets are acquired, or in the unlikely event that we go out of business or enter bankruptcy, we would include data, including your personal information, among the assets transferred to any parties who acquire us. You acknowledge that such transfers may occur, and that any parties who acquire us may, to the extent permitted by applicable law, continue to use your personal information according to this policy, which they will be required to assume as it is the basis for any ownership or use rights we have over such information.

Limits of our policy

Our website may link to external sites that are not operated by us. Please be aware that we have no control over the content and policies of those sites, and cannot accept responsibility or liability for their respective privacy practices.

Changes to this policy

At our discretion, we may change our privacy policy to reflect updates to our business processes, current acceptable practices, or legislative or regulatory changes. If we decide to change this privacy policy, we will post the changes here at the same link by which you are accessing this privacy policy.

If required by law, we will get your permission or give you the opportunity to opt in to or opt out of, as applicable, any new uses of your personal information.

Additional disclosures for General Data Protection Regulation (GDPR) compliance (EU)

Data controller / data processor

The GDPR distinguishes between organisations that process personal information for their own purposes (known as "data controllers") and organisations that process personal information on behalf of other organisations (known as "data processors"). We, Uktaxai Ltd, located at the address provided in our Contact Us section, are a Data Controller and/or Processor with respect to the personal information you provide to us.

Legal bases for processing your personal information

We will only collect and use your personal information when we have a legal right to do so. In which case, we will collect and use your personal information lawfully, fairly, and in a transparent manner. If we seek your consent to process your personal information, and you are under 16 years of age, we will seek your parent or legal guardian's consent to process your personal information for that specific purpose.

Our lawful bases depend on the services you use and how you use them. This means we only collect and use your information on the following grounds:

Consent from you

Where you give us consent to collect and use your personal information for a specific purpose. You may withdraw your consent at any time using the facilities we provide; however this will not affect any use of your information that has already taken place. When you contact us, you may consent to your name and email address being used so we can respond to your enquiry. While you may request that we delete your contact details at any time, we cannot recall any email we have already sent. If you have any further enquiries about how to withdraw your consent, please feel free to enquire using the details provided in the Contact Us section of this privacy policy.

Performance of a contract or transaction

Where you have entered into a contract or transaction with us, or in order to take preparatory steps prior to our entering into a contract or transaction with you. For example, if you contact us with an enquiry, we may require personal information such as your name and contact details in order to respond.

Our legitimate interests

Where we assess it is necessary for our legitimate interests, such as for us to provide, operate, improve and communicate our services. We consider our legitimate interests to include research and development, understanding our audience, marketing and promoting our services, measures taken to operate our services efficiently, marketing analysis, and measures taken to protect our legal rights and interests.

Compliance with the law

In some cases, we may have a legal obligation to use or keep your personal information. Such cases may include (but are not limited to) court orders, criminal investigations, government requests, and regulatory obligations. If you have any further enquiries about how we retain personal information in order to comply with the law, please feel free to enquire using the details provided in the Contact Us section of this privacy policy.

International Transfers Outside of the European Economic Area (EEA)

We will ensure that any transfer of personal information from countries in the European Economic Area (EEA) to countries outside the EEA will be protected by appropriate safeguards, for example by using standard data protection clauses approved by the European Commission, or the use of binding corporate rules or other legally accepted means.

Your rights and controlling your personal information

Restrict: You have the right to request that we restrict the processing of your personal information if:

- i. you are concerned about the accuracy of your personal information; ii. you believe your personal information has been unlawfully processed;
- iii. you need us to maintain the personal information solely for the purpose of a legal claim; or
- iv. we are in the process of considering your objection in relation to processing on the basis of legitimate interests.

Objecting to processing: You have the right to object to processing of your personal information that is based on our legitimate interests or public interest. If this is done, we must provide compelling legitimate grounds for the processing which overrides your interests, rights, and freedoms, in order to proceed with the processing of your personal information.

Data portability: You may have the right to request a copy of the personal information we hold about you. Where possible, we will provide this information in CSV format or other easily readable machine format. You may also have the right to request that we transfer this personal information to a third party.

Additional disclosures for UK General Data Protection Regulation (UK GDPR) compliance (UK)

Data controller / data processor

The GDPR distinguishes between organisations that process personal information for their own purposes (known as "data controllers") and organisations that process personal information on behalf of other organisations (known as "data processors"). We, Uktaxai Ltd, located at the address provided in our Contact Us section, are a Data Controller and/or Processor with respect to the personal information you provide to us.

Third-party provided content

We may indirectly collect personal information about you from third-parties who have your permission to share it. For example, if you purchase a product or service from a business working with us, and give your permission for us to use your

details in order to complete the transaction.

We may also collect publicly available information about you, such as from any social media and messaging platforms you may use. The availability of this information will depend on both the privacy policies and your own privacy settings on such platforms.

Additional disclosure for collection and use of personal information

In addition to the aforementioned purposes warranting the collection and use of personal information, we may also conduct marketing and market research activities, including how visitors use our site, website improvement opportunities and user experience.

Personal information no longer required for our purposes

If your personal information is no longer required for our stated purposes, or if you instruct us under your Data Subject Rights, we will delete it or make it anonymous by removing all details that identify you ("Anonymisation"). However, if necessary, we may retain your personal information for our compliance with a legal, accounting, or reporting obligation or for archiving purposes in the public interest, scientific, or historical research purposes or statistical purposes.

Legal bases for processing your personal information

Data Protection and Privacy Laws permit us to collect and use your personal data on a limited number of grounds.. In which case, we will collect and use your personal information lawfully, fairly and in a transparent manner. We never directly market to any person(s) under 18 years of age.

Our lawful bases depend on the services you use and how you use them. This is a non-exhaustive list of the lawful bases we use:

Consent from you

Where you give us consent to collect and use your personal information for a specific purpose. You may withdraw your consent at any time using the facilities we provide; however this will not affect any use of your information that has already taken place. When you contact us, we assume your consent based on your positive action of contact, therefore you consent to your name and email address being used so we can respond to your enquiry.

Where you agree to receive marketing communications from us, we will do so based solely on your indication of consent or until you instruct us not to, which you can do at any time.

While you may request that we delete your contact details at any time, we cannot recall any email we have already sent. If you have any further enquiries about how to withdraw your consent, please feel free to enquire using the details provided in

the Contact Us section of this privacy policy.

Performance of a contract or transaction

Where you have entered into a contract or transaction with us, or in order to take preparatory steps prior to our entering into a contract or transaction with you. For example, if you contact us with an enquiry, we may require personal information such as your name and contact details in order to respond.

Our legitimate interests

Where we assess it is necessary for our legitimate interests, such as for us to provide, operate, improve and communicate our services. We consider our legitimate interests to include research and development, understanding our audience, marketing and promoting our services, measures taken to operate our services efficiently, marketing analysis, and measures taken to protect our legal rights and interests.

Compliance with law

In some cases, we may have a legal obligation to use or keep your personal information. Such cases may include (but are not limited to) court orders, criminal investigations, government requests, and regulatory obligations. For example, we are required to keep financial records for a period of 7 years. If you have any further enquiries about how we retain personal information in order to comply with the law, please feel free to enquire using the details provided in the Contact Us section of this privacy policy.

International transfers of personal information

The personal information we collect is stored and/or processed in the United Kingdom by us. Following an adequacy decision by the EU Commission, the UK has been granted an essentially equivalent level of protection to that guaranteed under UK GDPR.

On some occasions, where we share your data with third parties, they may be based outside of the UK, or the European Economic Area ("EEA"). These countries to which we store, process, or transfer your personal information may not have the same data protection laws as the country in which you initially provided the information.

If we transfer your personal information to third parties in other countries:

- we will perform those transfers in accordance with the requirements of the UK GDPR (Article 45) and Data Protection Act 2018;
- we will adopt appropriate safeguards for protecting the transferred data, including in transit, such as standard contractual clauses ("SCCs") or binding

corporate rules.

Your data subject rights

Right to Restrict Processing: You have the right to request that we restrict the processing of your personal information if (i) you are concerned about the accuracy of your personal information; (ii) you believe your personal information has been unlawfully processed; (iii) you need us to maintain the personal information solely for the purpose of a legal claim; or (iv) we are in the process of considering your objection in relation to processing on the basis of legitimate interests.

Right to Object: You have the right to object to processing of your personal information that is based on our legitimate interests or public interest. If this is done, we must provide compelling legitimate grounds for the processing which overrides your interests, rights, and freedoms, in order to proceed with the processing of your personal information.

Right to be Informed: You have the right to be informed with how your data is collected, processed, shared and stored.

Right of Access: You may request a copy of the personal information that we hold about you at any time by submitting a Data Subject Access Request (DSAR). The statutory deadline for fulfilling a DSAR request is 30 calendar days from our receipt of your request.

Right to Erasure: In certain circumstances, you can ask for your personal data to be erased from the records held by organisations. However this is a qualified right; it is not absolute, and may only apply in certain circumstances.

When may the right to erasure apply?

- When the personal data is no longer necessary for the purpose for which it was originally collected or processed for.
- If consent was the lawful basis for processing personal data and that consent has been withdrawn. Uktaxai Ltd relies on consent to process personal data in very few circumstances.
- The Company is relying on legitimate interests as a legal basis for processing personal data and an individual has exercised the right to object and it has been determined that the Company has no overriding legitimate grounds to refuse that request.
- Personal data are being processed for direct marketing purposes e.g. a person's name and email address, and the individual objects to that processing.
- There is legislation that requires that personal data are to be destroyed.

Right to Portability: Individuals have the right to get some of their personal data from an organisation in a way that is accessible and machine-readable, for example as a csv file. Associated with this, individuals also have the right to ask an organisation to transfer their personal data to another organisation.

However, the right to portability:

- only applies to personal data which a person has directly given to Uktaxai Ltd in electronic form; and
- onward transfer will only be available where this is "technically feasible".

Right to Rectification: If personal data is inaccurate, out of date, or incomplete, individuals have the right to correct, update or complete that data. Collectively this is referred to as the right to rectification. Rectification may involve filling the gaps i.e. to have to have incomplete personal data completed - although this will depend on the purposes for the processing. This may involve adding a supplementary statement to the incomplete data to highlight any inaccuracy or claim thereof.

This right only applies to an individual's own personal data; a person cannot seek the rectification of another person's information.

Notification of data breaches: Upon discovery of a data breach, we will investigate the incident and report it to the UK's data protection regulator and yourself, if we deem it appropriate to do so.

Complaints: You have the right, at any time, to lodge a complaint with the Information Commissioner's Office (ICO), the UK supervisory authority for data protection issues (www.ico.org.uk). We would, however, appreciate the chance to deal with your concerns before you approach the ICO so please contact us in the first instance using the details below. Please provide us with as much information as you can about the alleged breach. We will promptly investigate your complaint and respond to you, in writing, setting out the outcome of our investigation and the steps we will take to deal with your complaint.

Enquiries, reports and escalation

To enquire about Uktaxai Ltd's privacy policy, or to report violations of user privacy, you may contact our Data Protection Officer using the details in the Contact us section of this privacy policy.

If we fail to resolve your concern to your satisfaction, you may also contact the Information Commissioner's Office (ICO), the UK Data Protection regulator:

Information Commissioner's Office
Wycliffe House
Water Lane
Wilmslow

Cheshire
SK9 5AF

Tel: 0303 123 1113 (local rate)
Website: www.ico.org.uk

Contact us

For any questions or concerns regarding your privacy, you may contact us using the following details:

Jake Leeming
support@ukaitax.com

General Data Protection Regulation (GDPR) compliance (EU) Data Protection Officer

We have appointed an internal Data Protection Officer for you to contact if you have any questions or concerns regarding your privacy, or our policies or practices. The Data Protection Officer's contact details are as follows:

Jake Leeming
support@ukaitax.com

4. Refund Policy

Effective Date: 28 July 2025

Website: www.finsightai.uk

Contact Email: support@ukaitax.com

Definitions

For clarity throughout this Refund Policy, the following definitions apply:

- “Digital Service” means any non-tangible service, software, or access-based feature provided through www.finsightai.uk.
- “Use” or “Usage” refers to any form of access, login, download, or interaction with the purchased service or software.
- “Custom Work” refers to any service that is tailored specifically to an individual customer’s business, including setup, analysis, or consultation.
- “You” refers to the purchaser or account holder.

Eligibility for Refunds

We strive to provide outstanding digital services tailored to your business needs. However, we understand there may be instances where a refund is appropriate.

Refunds may be granted under the following conditions:

- The customer no longer wishes to proceed, **provided the request is made within 2 days of purchase**, and
- **The software or digital service has not been used in any capacity.**

Requests made outside this timeframe, or where usage of the service/software has begun, will not be eligible for a refund.

Right to Withdraw (UK & EU Consumers)

If you are a consumer based in the United Kingdom or the European Union, you may have the legal right to cancel your purchase within **14 days** of the transaction date, **provided the digital service has not been used, accessed, or customised in any way.**

By completing your purchase, you agree that access to the digital service may begin immediately and that your right to withdraw will be waived if you start using the product or service before the 14-day period ends.

Services and Exclusions

Refunds are **not permitted** for:

- Subscription services.
- Custom work or bespoke services (unless cancelled **before any work has started**).

Discounted or promotional items are also **non-refundable**.

Partial Refunds

We do not offer partial refunds unless explicitly agreed upon in writing. In exceptional cases, if a refund is approved for a partially delivered service, the refund amount will be calculated based on the unused portion of the service.

Request Procedure

To request a refund, please contact our support team via **email at support@ukaitax.com**.

All refund requests must:

- Be submitted within the allowed 2-day window from the purchase date. •
- Include your order reference and reason for the request.
- Confirm that no use or access of the product/service has occurred.

Appeals

If your refund request is denied and you believe this decision was made in error, you may request a review by replying to the original decision email. All appeal requests must be submitted within **7 days** of the original refund denial. Our team will reassess the situation and respond within **5 business days**.

Processing Time and Updates

- Approved refund requests will be processed within **14 business days**. •

You will be notified via email once your refund has been processed. •

Refunds will be issued via the original payment method.

Payment Providers

All payments and refunds are processed through trusted third-party providers such as **Stripe**. Once a refund is approved, it may take additional time for the provider to complete the transaction depending on their processing speed.

Abuse and Fraud

We reserve the right to deny refund requests in cases of:

- Suspected abuse of our refund policy
- Fraudulent transactions
- Repeated refund requests from the same customer

Chargebacks and Disputes

If you initiate a chargeback without following the refund request procedure outlined above, we reserve the right to suspend your account or pursue recovery of funds, including additional administrative fees.

We encourage you to contact our support team before raising any dispute with your payment provider.

Additional Guidelines

By purchasing from www.finsightai.uk, you acknowledge and agree that:

- Refunds are only possible **if the software or service has not been accessed or used in any capacity.**
- Once use begins, all sales are considered final.

Legal Jurisdiction and Enforcement

This Refund Policy is governed by and construed in accordance with the laws of **England and Wales**.

By purchasing from our website, you agree to submit to the exclusive jurisdiction of the courts of England for any disputes arising in connection with this Refund Policy.

If any provision of this policy is held to be invalid or unenforceable, the remaining provisions shall remain in full force and effect.

By placing an order through www.finsightai.uk, you confirm that you have read, understood, and agreed to this Refund Policy in full.

5. Terms of Service

These Terms of Service govern your use of the website located at <https://www.finsightai.uk> and any related services provided by Uktaxai Ltd.

By accessing <https://www.finsightai.uk>, you agree to abide by these Terms of Service and to comply with all applicable laws and regulations. If you do not agree with these Terms of Service, you are prohibited from using or accessing this website or using any other services provided by Uktaxai Ltd.

We, Uktaxai Ltd, reserve the right to review and amend any of these Terms of Service at our sole discretion. Upon doing so, we will update this page. Any changes to these Terms of Service will take effect immediately from the date of publication.

These Terms of Service were last updated on 22 July 2025.

Limitations of use

By using this website, you warrant on behalf of yourself, your users, and other parties you represent that you will not:

- modify, copy, prepare derivative works of, decompile, or reverse engineer any materials and software contained on this website;
- remove any copyright or other proprietary notations from any materials and software on this website;
- transfer the materials to another person or "mirror" the materials on any other server;
- knowingly or negligently use this website or any of its associated services in a way that abuses or disrupts our networks or any other service Uktaxai Ltd provides;
- use this website or its associated services to transmit or publish any harassing, indecent, obscene, fraudulent, or unlawful material;
- use this website or its associated services in violation of any applicable laws or regulations;
- use this website in conjunction with sending unauthorised advertising or spam;
- harvest, collect, or gather user data without the user's consent; or
- use this website or its associated services in such a way that may infringe the

privacy, intellectual property rights, or other rights of third parties.

Intellectual property

The intellectual property in the materials contained in this website are owned by or licensed to Uktaxai Ltd and are protected by applicable copyright and trademark law. We grant our users permission to download one copy of the materials for personal, non-commercial transitory use.

This constitutes the grant of a licence, not a transfer of title. This licence shall automatically terminate if you violate any of these restrictions or the Terms of Service, and may be terminated by Uktaxai Ltd at any time.

User-generated content

You retain your intellectual property ownership rights over content you submit to us for publication on our website. We will never claim ownership of your content, but we do require a licence from you in order to use it.

When you use our website or its associated services to post, upload, share, or otherwise transmit content covered by intellectual property rights, you grant to us a non-exclusive, royalty-free, transferable, sub-licensable, worldwide license to use, distribute, modify, run, copy, publicly display, translate, or otherwise create derivative works of your content in a manner that is consistent with your privacy preferences and our Privacy Policy.

The licence you grant us can be terminated at any time by deleting your content or account. However, to the extent that we (or our partners) have used your content in connection with commercial or sponsored content, the licence will continue until the relevant commercial or post has been discontinued by us.

You give us permission to use your username and other identifying information associated with your account in a manner that is consistent with your privacy preferences and our Privacy Policy.

Registration, Payments, and Account Management

To access certain features of our website or services, you may be required to create an account. You agree to:

- Provide accurate, current, and complete information during registration •

Maintain the confidentiality of your login credentials

- Accept full responsibility for all activities that occur under your account

If you suspect unauthorised access, you must notify us immediately. UKTAXAI LTD will not be liable for losses resulting from your failure to protect your account

information.

Payments made through our website are processed via trusted third-party providers such as Stripe. We do not store or process any payment card information directly. You agree to comply with the relevant payment processor's terms and policies.

Refunds and Cancellations

All purchases made via www.finsightai.uk are subject to our separate Refund Policy, which outlines eligibility conditions, processing timelines, and service exclusions.

By proceeding with a purchase, you acknowledge and agree to the terms set forth in the Refund Policy.

Liability

Our website and the materials on our website are provided on an 'as is' basis. To the extent permitted by law, Uktaxai Ltd makes no warranties, expressed or implied, and hereby disclaims and negates all other warranties including, without limitation, implied warranties or conditions of merchantability, fitness for a particular purpose, or non-infringement of intellectual property, or other violation of rights.

In no event shall Uktaxai Ltd or its suppliers be liable for any consequential loss suffered or incurred by you or any third party arising from the use or inability to use this website or the materials on this website, even if Uktaxai Ltd or an authorised representative has been notified, orally or in writing, of the possibility of such damage.

In the context of this agreement, "consequential loss" includes any consequential loss, indirect loss, real or anticipated loss of profit, loss of benefit, loss of revenue, loss of business, loss of goodwill, loss of opportunity, loss of savings, loss of reputation, loss of use and/or loss or corruption of data, whether under statute, contract, equity, tort (including negligence), indemnity or otherwise.

Because some jurisdictions do not allow limitations on implied warranties, or limitations of liability for consequential or incidental damages, these limitations may not apply to you.

Indemnification

You agree to indemnify and hold harmless UKTAXAI LTD, its affiliates, directors, and employees against any loss, liability, claim, or demand arising from:

- Your breach of these Terms of Service
- Any content you submit
- Your misuse of the website or its services
- Violation of third-party rights

We reserve the right to assume the exclusive defence and control of any matter subject to indemnification, at your expense.

Accuracy of materials

The materials appearing on our website are not comprehensive and are for general information purposes only. Uktaxai Ltd does not warrant or make any representations concerning the accuracy, likely results, or reliability of the use of the materials on this website, or otherwise relating to such materials or on any resources linked to this website.

Inaccuracies and Mistakes

While we strive for accuracy, our website may occasionally contain typographical errors, pricing inaccuracies, or service description mistakes.

UKTAXAI LTD reserves the right to:

- Correct any errors without prior notice
- Cancel or refuse orders affected by such issues, even after confirmation

We are not obligated to clarify or update information unless legally required.

Links

Uktaxai Ltd has not reviewed all of the sites linked to its website and is not responsible for the contents of any such linked site. The inclusion of any link does not imply endorsement, approval or control by Uktaxai Ltd of the site. Use of any such linked site is at your own risk and we strongly advise you make your own investigations with respect to the suitability of those sites.

Third-Party Tools and Services

Our website may provide access to third-party tools or integrations (such as payment processors or analytics platforms) which we do not monitor or control. You acknowledge and agree that:

- These tools are provided “as is” without warranties or endorsements •

UKTAXAI LTD shall not be held liable for any issues arising from their use

- You are responsible for reviewing and agreeing to the terms of those third party providers before use

Service Availability

We aim to provide reliable access to our website and services but do not guarantee uninterrupted uptime.

Temporary service interruptions may occur due to maintenance, updates, or issues

beyond our control.

You acknowledge that UKTAXAI LTD is not liable for any downtime or technical limitations that may affect access or functionality.

Right to terminate

We may suspend or terminate your right to use our website and terminate these Terms of Service immediately upon written notice to you for any breach of these Terms of Service.

Violation of our Acceptable Use Policy may also result in immediate account suspension or termination.

Entire Agreement

These Terms of Service, together with our Privacy Policy, Refund Policy, and any additional posted terms, constitute the entire agreement between you and UKTAXAI LTD.

No failure or delay in enforcing our rights will be considered a waiver of those rights.

If any part of these Terms is found to be unlawful, void, or unenforceable, that part shall be severed without affecting the validity of the remaining terms.

These Terms do not create a partnership, joint venture, employment, or agency relationship between you and us. Your agreement to these terms electronically carries the same legal force as a signed physical contract.

Electronic Acceptance

By accessing or using our website and services, you acknowledge and agree to these Terms of Service electronically.

This electronic agreement is legally binding and carries the same weight as a signed paper contract.

Governing law

These Terms of Service are governed by and construed in accordance with the laws of United Kingdom. You irrevocably submit to the exclusive jurisdiction of the courts in that State or location.