

This version was replaced on 14 October 2026. [Read the current version.](#)

Terms of Service · Effective 25 March 2026 · v=2026-03-25 · sha256
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ABOUT THIS PAGE · ADDED BY STRUKTÜRS, NOT PART OF THE DOCUMENT

Effective date	Version	Status
25 March 2026	v=2026-03-25	Superseded

Contracting party
Strukturs

DOCUMENT TEXT

Effective date: 2026-03-25

Terms of service

Acceptance of terms

By accessing or using the Strukturs platform (“Service”) operated at strukturs.ai, you agree to be bound by these Terms of Service (“Terms”). If you do not agree, you may not use the Service. These Terms constitute a legally binding agreement between you (“you”, “your”, or “Tenant”) and Strukturs (“we”, “us”, or “our”).

Description of service

Strukturs is a software-as-a-service (SaaS) platform that provides CFO intelligence tools, including financial document processing, knowledge management, strategic analysis, and board-pack generation. The Service operates within isolated tenant environments to ensure data separation and security.

Account registration and security

To use the Service, you must register an account with accurate and complete information. You are responsible for maintaining the confidentiality of your login credentials and for all activities that occur under your account. You agree to notify us immediately of any unauthorised use of your account.

We reserve the right to suspend or terminate accounts that violate these Terms or pose a security risk to the platform.

Subscription and payment

- Billing cycles — subscriptions are billed monthly or annually, as selected at the time of purchase. All fees are quoted in the currency displayed at checkout and are non-refundable except where required by law.
- Plan changes — you may upgrade or downgrade your plan at any time. Upgrades take effect immediately; downgrades take effect at the end of the current billing cycle.
- Overdue payments — if payment fails, we will notify you and provide a reasonable grace period before suspending access to your account.

Data ownership

You retain full ownership of all documents, data, and content you upload to or generate through the Service (“Your Content”). This includes financial documents stored in the Vault, outputs from the Finance Scaler, knowledge artefacts, and board-pack presentations.

Ownership persists beyond your subscription. Even if your subscription ends or lapses, Your Content remains your property. We will never claim ownership of, sell, or use Your Content for model training or any purpose unrelated to delivering the Service to you.

You grant us a limited, non-exclusive licence to process Your Content solely for the purpose of providing and improving the Service during the term of your subscription.

Intellectual property

The Service, including its software, design, branding, documentation, and all related intellectual property, is owned by Strukturs and protected by applicable copyright, trademark, and other intellectual property laws. Nothing in these Terms transfers any intellectual property rights in the Service to you.

You retain all intellectual property rights in Your Content. We do not acquire any rights to Your Content beyond the limited licence described above.

Acceptable use

You agree not to:

- Use the Service for any unlawful purpose or in violation of any applicable law.
- Attempt to gain unauthorised access to other tenant environments or platform infrastructure.
- Reverse-engineer, decompile, or disassemble any part of the Service.
- Transmit malware, viruses, or any code designed to disrupt or damage the Service.
- Resell, sublicense, or redistribute access to the Service without our prior written consent.
- Use the Service in a manner that could impair its performance or interfere with other users.

Privacy

Your use of the Service is also governed by our [Privacy policy](#), which explains how we collect, use, and protect your personal information.

Limitation of liability

To the maximum extent permitted by law, Strukturs shall not be liable for any indirect, incidental, special, consequential, or punitive damages, including but not limited to loss of profits, data, or business opportunities, arising out of or related to your use of the Service.

Our total aggregate liability for any claims arising under these Terms shall not exceed the amount you paid to us in the twelve (12) months preceding the event giving rise to the claim.

Indemnification

You agree to indemnify, defend, and hold harmless Strukturs, its officers, directors, employees, and agents from and against any claims, liabilities, damages, losses, and expenses (including reasonable legal fees) arising out of or in connection with your use of the Service, your violation of these Terms, or your violation of any rights of a third party.

Termination

Either party may terminate this agreement at any time. You may cancel your subscription through your account settings. We may suspend or terminate your access if you breach these Terms.

Upon termination, you will have a 30-day grace period to export Your Content from the platform. After this period, Your Content will be permanently deleted from our systems, unless a longer retention period is required by law. During the grace period, you will retain read-only access to your data.

Governing law

These Terms are governed by and construed in accordance with the laws of the Republic of South Africa. Any disputes arising under these Terms shall be subject to the exclusive jurisdiction of the courts of South Africa.

For users in the European Union, nothing in these Terms affects your rights under mandatory consumer protection laws in your country of residence.

Changes to these terms

We may update these Terms from time to time. Material changes will be communicated via email or a prominent notice on the platform at least 30 days before they take effect. Continued use of the Service after the effective date constitutes acceptance of the revised Terms.

Contact us

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

Strukturs Email: <legal@strukturs.ai>