

Hutsy Financial Terms of Service



Effective Date: March 25, 2024

Welcome to Hutsy Financial! We are committed to being your Best Financial Friend (BFF), offering innovative financial management and credit-building services tailored to your needs. By accessing or using our services, you agree to be bound by these Terms of Service ("Terms") and our Privacy Policy. Please read these Terms carefully.

1. Services Offered

1.1 AI-Driven Financial Management: Hutsy provides personalized budgeting, spending insights, and financial advice by connecting to your bank accounts. Our AI continuously learns from your queries to provide tailored financial management services.

1.2 Credit Building: Hutsy offers a unique credit building program that includes:

- **Independent Line of Credit:** Based on your bank balance, with no credit checks.
- **Spend as Normal:** Hutsy spots you for purchases, automatically repaying ourselves the next business day.
- **Credit Reporting:** Repayments are reported to credit bureaus to help build your credit score.

2. Fees

Hutsy charges a monthly fee of \$10 for access to our services. This fee is automatically withdrawn from your primary checking account connected to our application.

3. User Obligations

3.1 Account Connection: You must connect your bank account to use Hutsy services.

3.2 Accurate Information: You agree to provide accurate and up-to-date information for all services.

3.3 Compliance: You agree to comply with all applicable laws and regulations in using Hutsy services.

4. Data Security and Privacy

Your privacy is important to us. Hutsy does not store or sell user data. Please refer to our Privacy Policy for detailed information on how we collect, use, and protect your data.



5. Intellectual Property

All content and services provided by Hutsy, including trademarks, logos, and software, are the property of Hutsy Financial and protected by intellectual property laws.

6. Limitation of Liability

Hutsy Financial shall not be liable for any indirect, incidental, special, consequential, or punitive damages arising out of or in connection with your use of our services.

7. Amendments to Terms

Hutsy reserves the right to amend these Terms at any time. Your continued use of the services following any changes indicates your acceptance of the new Terms.

8. Governing Law

These Terms shall be governed by the laws of Ontario, without regard to its conflict of law provisions.

9. Contact Us

For any questions or concerns regarding these Terms, please contact us at contact@hutsy.ca.