

Terms & Conditions

Version 1.0 · Effective 25 May 2026 · Last updated 25 May 2026

1. About these terms

These Terms & Conditions ("Terms") govern your use of the Chilli Pepper software service ("the Service"), provided by **Chilli Pepper Enterprises Ltd**, a company registered in England and Wales (company number 14522885, registered office Fleming Court, Leigh Road, Eastleigh, United Kingdom, SO50 9PD) ("we", "us", "our").

By creating an account, ticking the acceptance box at sign-up, or using the Service, you ("you", "the Customer") agree to these Terms and to our [Privacy Policy](#), which forms part of them. If you are agreeing on behalf of a company or other organisation, you confirm you have authority to bind that organisation, and "you" means that organisation.

2. The service

Chilli Pepper is a subscription-based web application providing financial planning ("Smart Budget") and project-tracking ("Smart Project") tools for small teams. We grant you a non-exclusive, non-transferable right to access and use the Service for your internal business purposes for the duration of your subscription, subject to these Terms.

3. Accounts & eligibility

You must be at least 18 years old and capable of forming a binding contract to use the Service. You are responsible for keeping your login credentials secure and for all activity under your account. You must notify us promptly of any unauthorised use. You are responsible for the actions of all users you invite to your account.

4. Free trial & fees

We offer a 14-day free trial. No payment card is required to begin the trial. After the trial, continued use requires a paid subscription at the price shown at sign-up (currently £49 per company per month, exclusive of VAT where applicable). Fees are billed in advance and are non-refundable except where required by law. We may change our fees on reasonable notice; changes take effect at your next renewal. If payment fails or the trial ends without a subscription, we may suspend or restrict access to the Service.

5. Your data

You retain all rights in the data you and your users enter into the Service ("Customer Data"). You grant us a limited licence to host, process and back up Customer Data only as needed to provide and support the Service. We process personal data in accordance with our [Privacy Policy](#) and applicable data-protection law, including the UK GDPR and the Data Protection Act 2018. Where we process personal data on your

behalf, we act as your data processor and you act as the data controller; the data-processing terms in the Privacy Policy apply.

You are responsible for ensuring you have the right to provide any personal data you put into the Service and for the accuracy of your Customer Data. You can export your Customer Data at any time using the Service's export features.

6. Acceptable use

You agree not to: use the Service unlawfully or for any unlawful purpose; attempt to gain unauthorised access to the Service or its systems; reverse-engineer, copy or resell the Service; upload malicious code; or use the Service in a way that could damage, disable or impair it. We may suspend access if we reasonably believe these Terms have been breached.

7. Availability & support

We aim to keep the Service available and reliable but do not guarantee uninterrupted access. We may carry out maintenance, occasionally at short notice, and may update or modify features over time. Support is provided by email at hello@chillipepper.online on a reasonable-efforts basis during UK business hours.

8. Intellectual property

The Service, including its software, design, and content (excluding Customer Data), is owned by us or our licensors and is protected by intellectual-property laws. Nothing in these Terms transfers any of those rights to you. You may not use our name, logo or branding without our prior written consent.

9. Warranties & disclaimers

The Service is provided "as is" and "as available". Chilli Pepper is a planning and tracking tool: the outputs it produces (including financial models, forecasts, and project schedules) are based on the data and assumptions you provide and are for your internal planning use only. **They do not constitute financial, accounting, tax, legal or investment advice, and you should not rely on them as such.** You are responsible for verifying any output before relying on it. To the fullest extent permitted by law, we exclude all implied warranties, including fitness for a particular purpose and accuracy of results.

10. Limitation of liability

Nothing in these Terms limits liability that cannot be limited by law (including for death or personal injury caused by negligence, or for fraud). Subject to that:

We are not liable for any indirect, incidental or consequential loss, or for loss of profits, revenue, data, goodwill or anticipated savings, however arising.

Our total aggregate liability arising out of or in connection with these Terms, whether in contract, tort

(including negligence) or otherwise, is limited to the total fees you paid us in the 12 months immediately before the event giving rise to the claim.

You are responsible for maintaining your own records and backups of business-critical information.

11. Term & termination

These Terms apply for as long as you use the Service. You may cancel your subscription at any time, effective at the end of your current billing period. We may suspend or terminate your access if you materially breach these Terms or fail to pay. On termination, your right to use the Service ends. We will make Customer Data available for export for a reasonable period (at least 30 days) after termination, after which we may delete it in accordance with our Privacy Policy.

12. Changes to these terms

We may update these Terms from time to time. If we make material changes we will give reasonable notice (for example by email or in-app notice). Continued use of the Service after changes take effect constitutes acceptance of the updated Terms. The version and effective date are shown at the top of this page.

13. General

These Terms are the entire agreement between you and us regarding the Service. If any provision is found unenforceable, the rest remain in effect. Our failure to enforce a provision is not a waiver. You may not assign these Terms without our consent; we may assign them to a successor in connection with a merger, acquisition or sale of assets. These Terms are governed by the laws of **England and Wales**, and the courts of England and Wales have exclusive jurisdiction over any dispute.

14. Contact

Questions about these Terms can be sent to hello@chillipepper.online (mailto:hello@chillipepper.online), or by post to Chilli Pepper Enterprises Ltd, Fleming Court, Leigh Road, Eastleigh, United Kingdom, SO50 9PD.