

Lumonie Terms of Service

Last updated: August 12, 2026 Version: 1.0

In short

Lumonie is a paid subscription app made by Xandee Tech Ltd. You must be 18+ to use it. You own the expense data you enter; we own the app itself. We're not responsible for the accuracy of bank data pulled in through Zeeh Africa, and any AI-generated insights are informational only, not financial advice. We can suspend your account for fraud or stop service if you don't pay. Refunds are available within 14 days. Our liability is capped at what you paid us in the last 3 months. These terms are governed by Nigerian law, and disputes go to Nigerian courts.

1. Who we are and what these terms cover

These Terms of Service ("Terms") are a contract between you and **Xandee Tech Ltd** ("Xandee Tech," "we," "us," "our"), a company registered in Nigeria and based in Calabar, Cross River State. They apply to your use of **Lumonie** (the "app," "Service"), available at lumonie.app.

By creating an account or using Lumonie, you agree to these Terms. If you don't agree, don't use the Service.

2. Eligibility

You must be **at least 18 years old** to create a Lumonie account or use the Service. By using Lumonie, you confirm you meet this requirement.

3. Your account

- You're responsible for keeping your login credentials secure and for all activity on your account.
- You must provide accurate information when creating your account.
- You can close your account at any time, either in the app or by emailing us at privacy@xandee.tech.

[GAP — confirm before publishing: is there a dedicated support email (e.g. support@xandee.tech) separate from the privacy email, that should be used for account/billing requests?]

4. The Service

Lumonie lets you:

- Manually log your expenses

- Connect a bank account through our partner **Zeeh Africa**, so transactions are pulled in automatically
- View insights about your spending, including AI-generated insights

4.1 Accuracy of bank data

We are **not responsible for the accuracy, completeness, or timeliness of any data pulled from your bank account via Zeeh Africa**. That data comes from your bank and from Zeeh Africa's systems, which we don't control. If something looks wrong, check with your bank or with Zeeh Africa directly, and let us know.

4.2 AI insights are informational only

Any insight, trend, tip, or suggestion Lumonie generates using AI is **for informational purposes only** and is **not financial, tax, investment, or professional advice**. Don't rely on it as the sole basis for a financial decision.

5. Subscriptions, billing, and refunds

- Lumonie is offered on a **paid subscription** basis.
- You agree to pay the subscription fee for your chosen plan, billed on a recurring basis until you cancel.
- **Refunds:** you can request a refund within **14 days** of a charge. After 14 days, that charge is non-refundable.

[GAP — confirm before publishing: subscription price(s)/plans, billing frequency (monthly/annual), and how a user actually requests a refund (in-app, email, or through the app store)?]

6. Suspension and termination

We may **suspend or terminate your account** if:

- We reasonably believe your account is being used fraudulently, or
- You breach your subscription obligations (for example, a failed or unpaid payment).

If we suspend or terminate your account, you'll lose access to the Service, subject to our data retention and deletion practices described in our [Privacy Policy].

You may stop using Lumonie and close your account at any time (see Section 3).

7. Ownership

- **Your content:** You own the expense data and any other content you enter into Lumonie. We don't claim ownership over it — we just process it to provide the Service to you (see our Privacy Policy for details).
- **Our platform:** Xandee Tech owns Lumonie itself — the app, software, design, branding, and all related intellectual property. We grant you a limited, non-exclusive,

non-transferable license to use the app for your personal use, subject to these Terms. You may not copy, modify, reverse-engineer, or resell the app.

8. Acceptable use

You agree not to:

- Use Lumonie for any unlawful purpose
- Try to gain unauthorized access to our systems or another user's account
- Interfere with or disrupt the Service
- Use the Service to commit fraud, including in connection with your bank account connection via Zeeh Africa

We may suspend or terminate accounts that violate this section (see Section 6).

9. Third-party services

Lumonie relies on third-party providers to work, including **Zeeh Africa** (bank data), **Korapay** (payments), **Resend** (email), and **Supabase** (hosting). Your use of features involving these providers may also be subject to their own terms. We aren't responsible for the acts, omissions, or availability of these third-party services.

10. Disclaimers

Lumonie is provided "**as is**" and "**as available**." To the maximum extent permitted by law, we disclaim all warranties, express or implied, including any warranty that the Service will be uninterrupted, error-free, or that any bank data or AI insight will be accurate. See Sections 4.1 and 4.2.

11. Limitation of liability

To the maximum extent permitted by law, **Xandee Tech's total liability to you for any claim arising from or related to these Terms or the Service is limited to the amount you paid us in the 3 months before the claim arose.** We are not liable for indirect, incidental, or consequential damages.

Nothing in these Terms limits liability where the law doesn't allow it to be limited.

12. Governing law and disputes

These Terms are governed by the laws of Nigeria. Any dispute arising from these Terms or your use of Lumonie will be subject to the exclusive jurisdiction of the **courts of Nigeria**.

[GAP — confirm before publishing: should this specify Cross River State courts specifically, or Nigerian courts generally (any competent jurisdiction)?]

13. Changes to these Terms

We may update these Terms from time to time. We'll update the "last updated" date above, and if a change is material, we'll notify you directly — for example by email or an in-app notice — before it takes effect.

14. Contact us

Questions about these Terms? Email us at privacy@xandee.tech.

Xandee Tech Ltd Calabar, Cross River State, Nigeria

15. Disclaimer

This document is an informational template, not legal advice, and using it does not create an attorney-client relationship. Because Lumonie is a paid subscription product handling bank-connected financial data, **we strongly recommend having these Terms reviewed by a Nigerian lawyer** before publishing — particularly the refund, liability, and dispute-resolution sections, and how they interact with your Privacy Policy and your agreement with Zeeh Africa.