

Terms of Service

Fina Budget — platform and app · Last updated: June 2026 · Version 1.0

1. About the Service

Fina Budget Nordic AB, company registration number 559576–5891, hereinafter referred to as "Fina", "we" or "us", provides a digital financial coach in the form of a progressive web application (PWA), hereinafter referred to as "the Service". The Service is available through a web browser on mobile, tablet and computer. Anyone who registers an account and uses the Service is referred to below as "you" or "the User".

The Service helps you get an overview of your finances and build healthy financial habits. It includes, among other things, the following features:

- An overview of income, expenses and savings goals in a dashboard.
- Categorisation of bank transactions supported by a proprietary Swedish language model.
- Budget planning with suggestions tailored to your spending patterns.
- Money DNA, a personality profile of financial behaviour across five dimensions.
- Fina Stories, monthly summaries and insights about your finances.
- Dreams and savings goals with a compound interest calculator.
- A digital financial coach in the form of a chat for general financial guidance.
- Import of bank transactions via file (CSV or Excel) or via an automatic bank connection (Open Banking).

The Service may be expanded with additional features over time. We inform users of any material changes.

2. Important information: the Service is not financial advice

FINA BUDGET IS AN EDUCATIONAL TOOL AND A DIGITAL FINANCIAL COACH. THE SERVICE DOES NOT CONSTITUTE FINANCIAL ADVICE, INVESTMENT ADVICE, CREDIT INTERMEDIATION OR ANY OTHER LICENSED FINANCIAL SERVICE.

Fina Budget is not subject to supervision by the Swedish Financial Supervisory Authority (Finansinspektionen) and does not provide personal financial advice under the Swedish Financial Advice to Consumers Act (2003:862). All information, suggestions and analyses the Service provides are general and educational in nature. You are responsible for your own financial decisions.

Categorisation of transactions, budget suggestions, insights and answers from the coach are based on your data, may contain errors and should not be regarded as professional advice. Consult a licensed adviser before making decisions about investments, loans or insurance. The coach is an AI-based chat and its answers are automatically generated.

3. Bank connection via Open Banking

If you choose to connect your bank accounts, this is done through account information services (Open Banking under the payment services directive PSD2). These services are not provided by Fina, but by **Roaring** through **Enable Banking's** account information services.

Enable Banking is subject to supervision by the Swedish Financial Supervisory Authority and is responsible for ensuring that the parties using its services meet the applicable requirements. Fina processes the account

information that is retrieved but does not carry out any payment services and never handles your bank login credentials.

- A bank connection requires your explicit consent and is confirmed with strong customer authentication at your bank.
- Your consent to the bank connection is valid for 180 days and needs to be renewed every 180 days for the connection to keep working. You can withdraw your consent and disconnect your accounts at any time, both in the Service and at your bank.
- To keep costs and data volumes down, account information is retrieved once a week by default. The number of accounts you can connect in premium may be limited.

4. Eligibility and registration

To use the Service you must:

- be at least 18 years old,
- have a valid Swedish personal identity number,
- accept these terms of service and our privacy policy, and
- provide accurate and complete information at registration.

Login is done with BankID through our provider **tic.io**. You may not create more than one account per person, and you are responsible for not sharing your login credentials.

5. Service tiers and content

The Service is offered in a free version and a paid premium version. The free version provides a basic overview, including the ability to import transactions manually via file. The premium version provides extended content, including an automatic bank connection and additional features, and costs SEK 79 per month at launch.

Exactly which features are included in the free and the paid version may change while the Service is being developed. We reserve the right to adjust the content of each version and will inform you of material changes in good time. The stated price applies at launch and may change.

6. Payment and subscription

Premium is paid monthly in advance. Payment is made through the payment provider **Stripe**. Fina does not store your card details; these are handled by Stripe in accordance with the PCI DSS security standard.

- New premium users may be offered a free trial period of 14 days. If you do not cancel the subscription before the end of the trial period, it renews automatically and is charged at the applicable price.
- The subscription renews automatically each month until you cancel it. You can cancel the subscription at any time directly in the app, in the same place where you signed up, after which it runs until the end of the current billing period.
- As a consumer you have a 14-day right of withdrawal under the Swedish Distance Contracts Act, counted from when the contract was entered into. If you want premium to take effect immediately at purchase, we ask you at the time of purchase to expressly consent to the service starting during the withdrawal period and to confirm that you thereby lose your right of withdrawal. If you do not give such consent, you retain your full right of withdrawal for 14 days.

7. Defects in the Service and updates

The Service shall function and correspond to what has been promised. If the Service is defective, you as a consumer have the rights set out in the Swedish Consumer Sales Act (2022:260), including the right to

demand that the defect be remedied and, if this does not happen, the right to a price reduction or to cancel. These rights cannot be contracted away.

We provide the updates, including security updates, needed for the Service to continue functioning and to remain in conformity for as long as you have an active subscription. We may develop and change the Service over time. We inform you in advance of changes that are to your significant disadvantage, and you then have the right to cancel the subscription free of charge.

8. Your responsibility and acceptable use

You are responsible for using the Service in a lawful and proper manner. You may not:

- use the Service for unlawful purposes or in breach of these terms,
- attempt to gain unauthorised access to the Service, other users' accounts or our systems,
- disrupt or overload the Service, or
- provide false feedback in order to manipulate the Service.

We reserve the right to suspend or terminate accounts that misuse the Service.

9. Intellectual property

The Service, its content, the Fina Budget trademark, software, design and models belong to Fina Budget Nordic AB or our licensors. You may use the Service for personal use but acquire no intellectual property rights in it.

10. Limitation of liability

The Service is provided as is. We strive for high availability and quality but cannot guarantee that the Service is always free from errors or interruptions.

- Suggestions for categorisation, budget and insights are automated and may be incorrect. You can always change them manually.
- We are not responsible for errors, interruptions or delays caused by third-party services, such as your bank, Roaring, Enable Banking, tic.io or Stripe.
- We are not liable for indirect damages or for financial decisions you make based on the Service. Nothing in these terms limits liability that cannot be limited under mandatory law.

11. Closing your account and what happens to your data

You can close your account in the Service at any time. When you close your account, we delete or anonymise your personal data within a reasonable time, except for data we are required by law to retain, such as accounting records. More about retention periods can be found in our privacy policy.

12. Changes to the terms

We may update these terms. We inform you in good time of material changes through the Service or by email. If a change is to your significant disadvantage, you have the right to terminate the agreement free of charge before the change takes effect. If you continue to use the Service after the changes have taken effect, you are deemed to have accepted them.

13. Applicable law and dispute resolution

Swedish law applies to these terms. If a dispute arises, we first try to resolve it together with you. As a consumer you can turn free of charge to the Swedish National Board for Consumer Disputes (ARN), arn.se, whose recommendations we follow. A dispute may also be examined by a general court, with Stockholm

District Court as the court of first instance. Mandatory consumer protection in your country of residence is not affected by this.

14. Contact

Fina Budget Nordic AB. Company registration number: 559576–5891. VAT number: SE559576589101. Email: info@finabudget.se. Website: finabudget.se. The company's registered address is filed with the Swedish Companies Registration Office (Bolagsverket). Questions, complaints and matters relating to your personal data, for example requests for erasure, are handled via info@finabudget.se.