TENDARA — Terms & Conditions

Effective: September 24, 2026

1. Who operates TENDARA

TENDARA is operated by Andrew Smith, an individual doing business as TENDARA in Tennessee, United States ("TENDARA," "we," "us," or "our"). These Terms & Conditions ("Terms") govern your access to TENDARA's web application and any associated mobile application, educational course, financial tracking tools and related services that link to these Terms (together, the "Service").

You can contact us about these Terms, billing or your account at info@jointendara.com.

2. Your agreement and eligibility

By selecting "I agree and continue," you agree to these Terms and acknowledge that you have read the Privacy Policy. If you do not agree, do not proceed with the Service. You must be at least 18 years old and legally able to enter into this agreement.

Each person using the Service must accept these Terms for themselves. Creating a household, inviting a partner or paying for shared access does not authorize you to accept these Terms or make optional data-sharing choices on another person's behalf.

Acknowledging the Privacy Policy is not blanket consent to every possible use of your information. Where applicable law requires separate consent for an optional feature or a particular use of data, that consent must be requested separately.

3. What TENDARA does — and does not do

TENDARA provides educational material, guided conversations and tools intended to help adults organize financial information and discuss finances with a partner. Available features may include course exercises, shared household views, financial tracking, optional bank connections and AI-assisted conversation starters.

The Service is for education and organization. It does not provide individualized investment, financial, tax, legal, medical or mental-health advice, psychotherapy, couples counseling or crisis services. Using it does not create an adviser-client, attorney-client, therapist-client or other professional relationship.

TENDARA is not a bank, broker, lender or investment adviser. A bank connection allows information to be retrieved for supported features; it does not by itself authorize TENDARA or your partner to move money, manage your accounts or make financial decisions for you.

You remain responsible for your financial and relationship decisions. Seek qualified professional advice when appropriate. We do not guarantee financial savings, debt reduction, investment results or relationship outcomes. If a conversation feels unsafe or coercive, stop using the shared feature and seek appropriate support. For an immediate emergency, contact local emergency services.

4. Accounts and security

Provide accurate account information and keep it reasonably up to date. Protect your login credentials and use your own account rather than sharing a login with your partner. Notify us promptly if you suspect unauthorized access.

You are responsible for your own actions through the Service, but these Terms do not automatically make you liable for activity outside your reasonable control. We may require reasonable identity verification before disclosing account information or carrying out sensitive requests.

5. Partners, households and shared information

Some information is intended for you individually, while other information is shared within your connected household. Review the labels and sharing controls before entering sensitive information. Information designated as shared may be visible to your partner, including financial entries, goals, course responses and connected-account information where the feature provides for household sharing.

Only enter or connect information you have authority to provide. Do not connect a partner's bank account without their authorization, impersonate them, or use the Service to monitor, pressure, harass or control another person.

Your partner may retain information they have already viewed, copied or downloaded. Removing access or ending a household connection cannot retract those copies. Do not assume that a change in your relationship automatically changes access in the Service; contact us if you need help reviewing household access.

6. Your content and our limited permission to use it

As between you and TENDARA, you retain any ownership rights you have in the information and content you submit. You give us a limited, nonexclusive permission to host, store, process, transmit and display that content only as reasonably necessary to provide the Service, follow your sharing choices, maintain security and comply with law, as described in the Privacy Policy.

This permission includes processing content through service providers for the disclosed purposes. It does not grant us ownership of your personal information or permission to sell it. It ends when the content is deleted, except for permitted retention described in the Privacy Policy or required by law.

7. AI-assisted features

Some course-related content may be processed by third-party AI services to generate suggested conversation starters, as described in the Privacy Policy. AI outputs may be inaccurate, incomplete, biased or inappropriate. They are suggestions, not professional advice or verified facts.

Review outputs before relying on or sharing them. Do not enter passwords, full payment-card numbers, bank login credentials or other unnecessary sensitive information into course or AI prompts. The Service does not guarantee that an AI suggestion is suitable for your circumstances.

8. Optional bank connections and third-party services

The Service relies on providers for functions such as authentication, hosting, AI processing, bank connections and payments. These currently include Clerk, Replit, Anthropic, Plaid and Stripe, as described in the Privacy Policy. A provider's own terms and privacy notices may also apply when you interact directly with that provider.

Bank connections are optional. If you choose to connect an account, you authorize the retrieval and use of

supported account information for the purposes described in the connection flow and Privacy Policy. Only connect accounts you are authorized to access.

Balances, transactions, calculations and other information may be delayed, incomplete or inaccurate. Verify important information against your financial institution's records before making decisions. Contact us if you need help disconnecting an account; disconnecting stops future access through that connection but does not necessarily delete previously collected information, which remains subject to the Privacy Policy.

9. Purchases, subscriptions and renewals

Paid features, prices, currency, applicable taxes, access conditions and billing frequency will be disclosed before you complete a purchase. The Service may offer a one-time course purchase and an optional recurring tracking subscription. If a tracking subscription requires a course purchase, that requirement must be shown before checkout.

A one-time course purchase does not itself create a recurring subscription. Course access is subject to these Terms and continued availability of the Service; it is not a promise that TENDARA will operate indefinitely.

If you separately purchase a subscription, it automatically renews at the billing interval shown at checkout until cancelled. By completing that subscription purchase and any required recurring-billing consent, you authorize the disclosed recurring charges through the payment processor. Accepting these Terms alone does not purchase a subscription.

We will disclose subscription price changes before they take effect and provide any notices or consent opportunities required by law. Changes apply prospectively, and you may cancel before renewal if you do not wish to continue.

10. Cancellation and refund policy

You may cancel a subscription through the billing-management option when available, or by emailing info@jointendara.com from your account email. A cancellation request received before the next renewal is effective for that renewal. If a renewal charge occurs after a timely request because processing was delayed, we will refund that charge.

Unless a refund is issued or access is lawfully suspended under these Terms, cancellation leaves paid subscription access in place through the end of the current billing period. It does not automatically refund prior charges. Cancelling a tracking subscription does not by itself cancel a separately purchased course.

Refund terms:

- First course purchase: request a full refund within 14 calendar days of purchase.
- Initial subscription payment: request a full refund within 14 calendar days of that payment.
- Unintended subscription renewal: request a full refund within seven calendar days of the renewal, provided you have not used the paid tracking features after that renewal.
- Duplicate or incorrect charges: contact us promptly so we can investigate and correct any confirmed billing error.
- Outside these windows, refunds may be considered individually and are provided whenever applicable law requires.

Send refund requests to info@jointendara.com with enough information to locate the purchase, such as your account email and purchase date. Do not send full card details. We will respond within five business days and, if approved, initiate the refund to the original payment method within ten business days after approval. Your payment provider may take additional time to post it.

A refund ends the access associated with the refunded purchase. If a refunded course purchase makes an associated tracking subscription unusable, we will also cancel that subscription and refund the unused prepaid tracking period. Uninstalling the app, disconnecting a bank or leaving a household is not a subscription cancellation request.

Nothing in this section limits nonwaivable refund, cancellation, charge-dispute or other consumer rights.

11. Acceptable use

Do not use the Service to violate law or another person's rights; commit fraud; impersonate someone; access accounts or household data without permission; share malware; interfere with security; overload the Service; or harass, threaten or exploit another person.

Do not copy, resell or publicly distribute paid course materials without permission. Do not scrape personal information or attempt to obtain data outside your authorized access. These restrictions do not prohibit activity that applicable law expressly permits, including protected security research or interoperability work.

12. TENDARA materials

The Service's software, branding, designs and original educational materials belong to TENDARA or its licensors. Subject to these Terms and any purchase conditions, we grant you a limited, personal, nonexclusive, nontransferable right to use the Service for its intended purposes, including authorized household participation. No ownership in those materials transfers to you.

13. Privacy and account closure

Our Privacy Policy explains our collection, use, sharing, security and retention of personal information. It also describes how to request access, correction or deletion. Contact info@jointendara.com to make a request; we may need to verify your identity.

As stated in the Privacy Policy, associated data is deleted within 30 days of a verified deletion request, subject to legal, tax and dispute-resolution retention requirements. Requests concerning shared information must also respect the other household member's rights.

An explicit account-closure request also requests cancellation of recurring charges for subscriptions billed to that account. We will confirm how closure affects shared access. Simply uninstalling the app does not close your account. Closing an account does not automatically create a refund entitlement beyond Section 10 or applicable law.

14. Availability, suspension and discontinuation

We aim to provide a useful, reliable Service, but maintenance, technical issues and third-party interruptions can affect availability. Features may change over time. We will not materially reduce a paid feature during an already-paid period without providing an appropriate remedy.

We may restrict or suspend access when reasonably necessary to address a security threat, fraud, unlawful conduct or a material violation of these Terms. Where practicable and appropriate, we will explain the reason and give an opportunity to resolve the issue. We may act without advance notice where notice would create a security risk or be unlawful.

If we permanently discontinue a prepaid subscription feature for reasons other than your material violation, we will refund the unused prepaid portion. For discontinued one-time paid content, we will provide reasonable notice

where practicable and an appropriate remedy consistent with the purchase terms and applicable law.

15. Disclaimers

To the extent permitted by applicable law, the Service is provided “as is” and “as available,” without warranties of merchantability, fitness for a particular purpose or noninfringement. We do not promise uninterrupted access, error-free information, absolute security or a particular outcome.

These disclaimers do not override express commitments in these Terms, the purchase disclosures or any warranty or consumer protection that cannot lawfully be excluded.

16. Limitation of liability

To the extent permitted by law, neither party is liable to the other for indirect, incidental, special or consequential losses arising from the Service, including lost profits, except where the exclusions below apply.

To the extent permitted by law, TENDARA's total liability arising from the Service or these Terms will not exceed the greater of US $100 or the amount you paid TENDARA during the 12 months before the event giving rise to the claim.

These limits do not apply to fraud, willful misconduct, gross negligence, death or personal injury caused by negligence, or any liability that applicable law does not allow us to limit. They do not reduce an express refund obligation under these Terms or override nonwaivable privacy or consumer rights.

17. Disputes and governing law

If you have a concern, contact info@jointendara.com so we can try to resolve it informally. Contacting us does not prevent you from seeking urgent relief, filing a complaint with a regulator or exercising legal rights before a deadline expires.

Except where mandatory law requires otherwise, Tennessee law governs these Terms, without regard to conflict-of-law rules. Courts in Tennessee with appropriate jurisdiction may hear disputes, but this provision does not remove any mandatory right to bring a claim in a court where you live.

These Terms do not impose mandatory arbitration or a class-action waiver.

18. Changes to these Terms

We may update these Terms as the Service or applicable law changes. For material changes, we will provide notice through the Service or another appropriate channel at least 30 days before they take effect, unless a shorter period is necessary for a legal or urgent security reason.

Changes will not apply retroactively to an existing dispute. Where a new agreement or consent is required, we will ask for it. If you do not accept a material change, you may stop using the Service and cancel any subscription. If we end your access during a prepaid subscription period because you decline the change, we will refund the unused prepaid portion.

19. General provisions

These Terms, the purchase disclosures applicable to your transaction and any separately accepted feature-specific terms form the agreement for use of the Service. The Privacy Policy governs our stated handling of personal information. No provision removes protections that applicable law makes mandatory.

If a provision is unenforceable, the remaining provisions continue to apply to the extent permitted by law. A failure to enforce a provision on one occasion does not waive the right to enforce it later.

Questions: info@jointendara.com.