Terms & Conditions

Terms version November 19, 2026. Effect AI provides managed AI services for businesses. In these Terms, “we” and “us” mean the service provider identified in your accepted order or service agreement. The Cause and Effect App LLC is the provider under agreements made in its name. Send correspondence to Effect AI, c/o The Cause and Effect App LLC, 456 Broadway, Floor 5, New York, NY 10013-5800, USA. You can reach us at admin@effectai.ai or support@causeandeffectapp.com.

Who collects your payment. EffectAI LLC now collects payments for Effect AI subscriptions. Earlier payments were collected by The Cause and Effect App LLC. Your receipt identifies the payment associated with your order. The change in payment collection does not itself transfer an existing service agreement, restart a trial or refund period, or authorize a new fee.

1. Who is contracting and which documents apply

“You” means the business named in the order. A person ordering for a business represents that they are authorized to bind it and authorize the specified charges. These Terms govern Effect AI orders that identify this version and that you accept. Submitting an inquiry or asking for a quote does not create a paid subscription. The plan, price, first billing date and any special deliverables appear in the order. Your subscription begins when your order is accepted and the subscription is confirmed.

The Refund and Cancellation Policy forms part of these Terms. Our Privacy Policy explains our processing of personal information. A signed order or statement of work prevails for an express difference in commercial scope or pricing. An applicable data processing agreement controls the processing it covers. Mandatory legal rights prevail in all cases. Existing orders remain subject to their agreed terms unless a change is validly made. A later website update does not by itself remove existing rights or authorize a new charge.

2. Plans, setup and operation

Starter includes website text chat and browser-based voice. Main Voice Starter provides an AI receptionist on a virtual business telephone number. Professional combines the website and telephone services listed in the order. Available integrations, forwarding, languages, handoff destinations and implementation work depend on the selected service and any agreed specifications. Custom voice deployments or projects may have a separately agreed price and scope.

You supply accurate business information, approved scripts and prices, permissions for integrations and a working escalation contact. We configure and test the agreed service using that information. Notify us when your hours, FAQs, pricing, legal notices, routing or authorization changes. A launch schedule depends on receiving the required information, access and approvals. A plan purchase alone does not include building a website, procuring a domain or performing custom development.

3. Free setup, first charge and monthly renewal

The current standard offer is $0 setup and 30 calendar days free. Starter and Main Voice Starter each renew at US$99 per month. Professional renews at US$199 per month. A custom offer has the specific price and billing terms you accept. The order identifies any applicable taxes or additional charges before purchase. Your payment method is collected at enrollment. Under the standard offer, no setup or subscription fee is due at enrollment.

Unless you cancel before the first paid renewal shown on your order or confirmation, the disclosed monthly amount is automatically charged at that renewal and every month afterward until cancellation. You authorize the recurring payment separately at checkout. If an enrollment form or prior order promises a later, separate authorization before monthly billing, we must obtain that authorization before making a recurring charge. This authorization covers the accepted subscription price and applicable disclosed tax. Domain renewals, website hosting or maintenance, custom website work and optional add-ons require separate authorization before a new charge. We will provide the notices required for renewals, trial conversions and material changes. We will disclose a price increase and obtain your affirmative agreement before charging the higher rate. If you decline a new offer, you may cancel or allow the existing agreed term to expire.

Use a payment method supported by the checkout you choose. For nonpayment, we may notify you and give a reasonable opportunity to correct your details before suspending the affected service. Billing messages, security alerts and notices about your service are distinct from marketing. You may retain the applicable policies, confirmation and order details for your records.

4. Cancellation and the initial 14-business-day refund deadline

After the end of the 14th business day after initial enrollment, Effect AI subscription charges are nonrefundable for change of mind, including later renewals and unused time. Count from the first business day after successful enrollment, not from the first charge or launch. Business days are Monday through Friday excluding US federal holidays observed in New York. The deadline is 11:59 p.m. New York time on business day 14. Under the 30-day free offer the voluntary window ordinarily expires before the first payment. A timely cancellation before that payment still prevents the charge.

You can cancel online using the subscription-management link on the checkout page or your receipt, or by clearly notifying either contact email above. Cancel before the next scheduled renewal to prevent that charge. During a paid period you ordinarily retain access until that period ends. We correct unauthorized, duplicate, incorrect and post-cancellation charges and honor remedies for nonperformance, mandatory consumer rights and any express promise in your order. The full refund policy explains how to make a timely request, what is refundable and the UK cancellation procedure.

5. When Effect AI may offer a complimentary website

Only Effect AI’s team can approve a complimentary basic website. Buying an AI plan, lacking an existing site or requesting a site does not entitle a client to one. We may consider technical feasibility, implementation capacity, the intended AI integration and the commercial fit for a long-term relationship. We decide whether to make an offer before making a commitment. It becomes part of your service only when both parties accept a written scope naming the site, included work, exclusions, ongoing services and any conditions. The accepted scope then governs our obligations.

An approved basic build may include the limited informational pages, content placement and AI integration identified in that scope. E-commerce stores, checkout or payment integrations, inventory systems, customer portals, large catalogs, migrations, custom applications and substantial design or integration work are paid projects unless separately funded under a signed order. We quote paid work and obtain approval before starting or charging. Revisions, change requests and third-party licenses outside the agreed scope also require a quote. A complimentary build does not become a retroactive design debt on its anniversary or on cancellation.

6. Domain registration and the end of the first year

If we agree to purchase a domain on your behalf, the first standard registration term we cover is **12 months from the registrar's registration date**. If we also agree to supply website hosting or maintenance free for one year, its 12 months start on the date specified in the order or, if it gives no date, the date the site first goes live. An existing domain you already own remains yours. Connecting it does not change its registrant or make us responsible for its renewal unless our written order says so.

From month 13, continuing covered domain registration, hosting or maintenance is chargeable at the price you approve. Before the first free term ends, we will send a written offer stating the domain, registration expiry, price, billing frequency, taxes or fees, services covered, deadline to respond and transfer or cancellation options. We aim to send it at least 30 calendar days before the applicable expiry or renewal deadline, and earlier when the law or registrar requires. A separate disclosure identifies each annual domain fee and each hosting or maintenance fee. We will obtain affirmative approval before charging. Keeping the AI subscription or failing to reply does not authorize those charges.

We register a domain procured on your behalf in your business's name as registrant, subject to accurate details and registrar rules, and identify the registrar and renewal date for you. You must keep the registrant contact reachable. You may request access, DNS details and a transfer authorization code when applicable. We will reasonably cooperate with a transfer, subject to identity verification, registry rules and transfer locks. Transfer promptly if you decline renewal. An unrenewed domain may expire, interrupt websites and email, incur redemption charges or become available to others. Premium domains, redemption, premium DNS and extra domains are separate quoted items. Any transfer or nonrenewal of the domain and any cancellation of the AI plan are distinct instructions. We do not claim ownership of your domain because you stop purchasing AI service.

7. Your content, website deliverables and access after cancellation

You own the content and marks you supply and give us permission to host, copy, adapt and display them as needed to perform the order. You confirm you have the necessary rights. Your order should specify which pages, original files, accounts, hosted components and third-party licenses will be delivered, assigned or licensed and how they can be exported. Unless the order expressly transfers ownership, you receive a non-exclusive right to use the website content we create for your business for its agreed purpose. We retain our pre-existing templates, software, AI systems and methods. Third-party themes, stock assets, platforms and software remain subject to their licenses.

When service ends, we may disconnect managed models, integrations, telephone routing and hosting covered by that service. You may request copies of your own content and available exports, domain handoff,

and a quote for any additional migration work. We explain material technical or licensing limitations. For a hosted site, ask for handoff before hosting ends. Ending service does not cancel statutory privacy rights or authorize us to retain your content indefinitely.

8. Responsible AI, communications and customer data

AI responses and transcripts can be incomplete or inaccurate. Review material used for training or configuration, monitor outputs, and make a qualified person available for exceptions. You decide what appointments, quotes or commitments your agent is authorized to make. Never use the service as the only way to reach emergency responders, for a diagnosis or legal decision, or as the sole basis of an employment, credit, housing, insurance or similar significant decision.

Use contact lists and caller information only with the necessary rights. Where applicable, tell people they are interacting with AI before the interaction, give recording and transcription notices, obtain required participant consent before recording starts, honor opt-outs and provide a route to a person or alternative channel. Outbound marketing, automated calls and texts may require specific prior consent, caller identification, suppression lists and calling-hour controls. A buyer’s acceptance of these Terms does not supply an individual caller’s consent. Neither party may use this agreement to shift away its own legal obligations.

Do not use the service to impersonate others, mislead callers, send unlawful marketing, violate others’ rights or collect sensitive or regulated information outside the agreed configuration. Before handling protected health information, children’s data or other specially regulated material, obtain our written approval, appropriate safeguards and any required agreement, such as a business associate agreement. When we process personal information on your documented instructions, the parties must put any legally required data processing terms and international transfer safeguards in place before that processing starts. Tell us promptly of unauthorized use or a material data issue.

9. Service problems, suspension and termination

Tell us promptly about a fault and provide enough information to investigate. We will use reasonable care and skill in performing agreed services. We may suspend the affected feature for a genuine security threat, unlawful use, material breach or unresolved nonpayment. When reasonably possible we will explain the reason and give an opportunity to cure before suspension. We may act immediately when required to protect people or systems or comply with law. On termination for our convenience, we will refund unused prepaid service. Service interruptions, third-party failures and recommendations about commercial outcomes do not displace commitments in your order or mandatory remedies.

10. Liability and disputes

For business customers, to the extent permitted by law, neither party is liable for indirect or consequential commercial losses arising from the service. For ordinary contract claims against Effect AI, our total liability for the affected service is limited to the greater of US$100 or the fees you paid for that service 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 duty, remedy or liability the law does not allow us to exclude or limit. This section does not restrict a refund or billing correction due under the refund policy. Consumers retain their statutory rights, including rights for services supplied without reasonable care and skill.

New York law governs the commercial agreement, subject to mandatory protections applicable where you live or receive the service. For business disputes, state or federal courts with jurisdiction in New York County, New York are the agreed forum unless a signed order provides otherwise. A qualifying consumer retains any right to rely on local mandatory law, bring claims in a local court, seek urgent relief, file a billing dispute or complain to a regulator. You may contact support to try to resolve an issue without affecting a filing deadline.

11. Notices and changes

We may send service notices to the billing or administrative email you supply. Keep it current. We give advance notice of material changes as required by law or your order and ask for fresh agreement where required. For a new charge or price increase we follow the express-approval rules above. If a provision is unenforceable, the remainder operates as far as the law permits. These Terms and the accepted order cover the agreed services and do not waive remedies for misrepresentation that cannot lawfully be excluded.

Refund & Cancellation Policy

Policy version November 19, 2026. This policy applies to Effect AI business services when your accepted order incorporates it. It applies to new enrollments that accept this version. An existing customer keeps the terms already agreed unless a change is validly agreed or takes effect under those terms and applicable law.

Current and earlier payments. EffectAI LLC now collects Effect AI subscription payments. The Cause and Effect App LLC collected earlier payments. You can use the same refund contact below in either case. If you have it, include the merchant name shown on your receipt and the charge date so we can locate the payment. The change of collector does not restart a refund period, shorten an existing right or require you to enroll again.

One initial window for voluntary subscription refunds

You may request a change-of-mind refund of initial Effect AI subscription fees actually paid through the end of the 14th business day after enrollment. After that deadline we do not offer voluntary refunds on any subscription payment, including the first paid charge, monthly or annual renewals, upgrades, unused time or unused features. Mandatory legal remedies and billing corrections below remain available. You can cancel future renewals at any time.

Enrollment occurs when your subscription is successfully created, as identified in your order confirmation. Day one is the first business day after that date. For this voluntary policy, a business day is Monday through Friday, excluding US federal holidays observed in New York. The deadline is 11:59 p.m. New York time on the 14th business day. A request sent by the deadline is timely even if we read it later. Renewals, upgrades, adding a feature, switching plans and resuming an existing subscription do not restart this window.

For a timely change-of-mind cancellation, we refund the initial subscription fees actually paid for the canceled service. The refund ends access to the refunded service. If your first 30 days are free, the voluntary refund window ordinarily ends before the first payment. During the free period there is no subscription payment to refund. Cancel any time before the first scheduled charge to avoid paying it, including after business day 14. A free setup has no cash value and creates no refundable credit. If your enrollment expressly provides for separate later payment authorization, that requirement continues to apply.

Cancel a subscription or request a refund

To stop future charges, use the subscription-management link on your receipt or the checkout page. You can also email support@causeandeffectapp.com or admin@effectai.ai. A clear statement that you wish to cancel is sufficient. You do not have to call us or attend a meeting. If the portal is unavailable, the time you send your cancellation email counts. Send it before the renewal shown on your confirmation to prevent that charge.

Cancellation during a paid billing period ordinarily stops the next renewal and preserves access through the paid period. It does not, by itself, request a refund for a completed charge. If you want both, say so in the same message. For a refund, include the account email and enough information to identify the order. A charge date, amount or reference helps. Never send a full card number. We may ask for proportionate evidence to check a billing error. For an approved refund, we return the money to the original payment

method unless another method is agreed or legally required. Your bank may take additional time to post the credit.

Billing errors, undelivered service and rights that continue

Contact us if a charge is duplicate, unauthorized, incorrect, made after timely cancellation, or for a renewal or add-on you did not authorize. We investigate and correct confirmed errors, including by refunding incorrect charges. You may also contact your payment provider or the appropriate regulator. The voluntary deadline does not shorten statutory time limits, restrict a payment dispute, or override contractual service credits, valid warranties, or remedies for a service we fail to supply as agreed. If we discontinue a prepaid service for our convenience, we refund the unused prepaid portion.

Websites, domains and separately quoted projects

A complimentary website build or first domain term carries no refundable purchase price. A separate written quote identifies any paid custom work, hosting, maintenance, third-party licenses and registrar costs. Before you authorize a purchase or a milestone we identify the price and any genuinely nonrecoverable commitment. For canceled paid projects we account for agreed work performed and authorized unrecoverable costs, and return unused advances where due. We do not charge for work we did not perform merely because you canceled. Registrar refund, redemption and transfer rules depend on the domain and registrar. They do not prevent a correction for our billing error or a refund required by law.

An approved complimentary domain covers only its first 12 months from registration. An approved first-year hosting or maintenance concession runs for the 12 months identified in the website order. Before a paid second year, we send a separate offer identifying the amount, frequency, renewal date and how to decline or transfer. We charge only after you authorize it. An AI subscription renewal does not renew a domain or authorize a new website charge. The Terms and Conditions explain ownership, transfer and the scope of each offer.

UK consumers and other mandatory protections

Our plans are designed for business use. If you are legally a UK consumer, the statutory rules apply according to how and why you bought the service. For a qualifying distance service contract, you generally have until the end of 14 *calendar* days after the day the contract is made to cancel without giving a reason. Missing required cancellation information can extend that period. Any additional initial or renewal cooling-off right under the law applying to your contract also applies. These rights run independently of our 14-business-day commercial policy. We give you the more favorable applicable remedy and do not count a refund twice.

You can send any clear cancellation statement by email or post before the statutory deadline. If you expressly request that a chargeable service start during that period, and we have supplied the required information, a lawful, proportionate amount for service actually supplied before cancellation may be payable. If those conditions are not met, we will not deduct that amount. You lose a service cancellation right on full performance only if the conditions for early performance and prior acknowledgment have been met. Installing a widget does not fully perform a continuing monthly service. For separately supplied digital content without a physical medium, early loss of a cancellation right requires the specific prior express consent,

acknowledgment and contract confirmation required by law. Accepting these policies alone does not waive these rights.

For a valid UK statutory cancellation of a distance service contract we reimburse sums due without undue delay and normally within 14 calendar days after you notify us, using your original payment method unless you expressly agree otherwise, without a refund fee. Mandatory remedies for failure to provide services with reasonable care and skill can include repeat performance or a price reduction. US state and federal consumer, recurring-billing and payment protections apply where their conditions are met.

Optional UK cancellation form

Send to Effect AI Cancellations, c/o The Cause and Effect App LLC, 456 Broadway, Floor 5, New York, NY 10013-5800, USA, or email support@causeandeffectapp.com. You may use the following wording or your own.

> I/We give notice that I/we cancel my/our contract for the following service: _____. Ordered on: _____. Name of consumer(s): _____. Address of consumer(s): _____. Date: _____. Signature of consumer(s), only if sent on paper: _____.

The Privacy Policy explains how we use information to identify subscriptions and process requests.

Privacy Policy

Effective November 19, 2026. This notice explains how personal information is handled in providing Effect AI services when you visit effectai.ai, speak or chat with Echo, request a demo, subscribe, or use an assistant we operate for a business. You can send a privacy request or complaint to admin@effectai.ai or write to Effect AI Privacy, c/o The Cause and Effect App LLC, 456 Broadway, Floor 5, New York, NY 10013-5800, United States.

Who is responsible for your information?

The Cause and Effect App LLC is identified as the operator of the Effect AI website. For direct inquiries, demonstrations and its own customer accounts, it acts as a controller where it determines the purposes and means of processing. Your service agreement identifies the business providing your contracted services.

Current and historical billing. EffectAI LLC now collects payments for Effect AI. The Cause and Effect App LLC collected earlier payments. The collecting company receives the billing details needed to administer its transactions, including payer contact details, plan, amounts, transaction identifiers, payment status and refund or dispute information. Each company is responsible for the purposes it determines for its own accounting, tax and dispute records. Changing the payment collector does not by itself transfer every historical record or change who is responsible for a client's calls and chats. You may submit a privacy or billing request through the contact above for routing to the appropriate company.

When you contact another business through an Effect AI assistant, that business generally chooses the assistant's questions, the information it collects, its booking or transfer destinations, and the people who receive its leads. We process information on that business's instructions to deliver the contracted service. Its privacy notice covers its own use of your information. Ask that business about your conversation, appointment or recording. If you contact us first, identify the business and approximate time of the interaction so we can direct or assist with your request. We remain responsible for any separate purposes we determine ourselves, such as administering our own billing relationship.

Information collected and how it is used

- **Business inquiries and account details.** When you request a demo, subscribe or contact support, you and your organization may give us your name, role, business name, contact information, website and platform, industry, country, time zone, service area, preferred contact method, meeting times, and any optional referral information. We use these details to respond, arrange meetings, set up your account, match your intake to your subscription and provide support.
- **Implementation materials.** You may supply business hours, approved FAQs, web links, documents, scripts, calendars, booking rules, transfer destinations and contact details for staff. We use them to configure and maintain the service you order, including email or WhatsApp booking confirmations when configured. Only provide material you have authority to share. Public forms, demos and ordinary chat are unsuitable for passwords, private keys, one-time codes, payment details or regulated case and patient files.

- **Billing and domain orders.** We use payer and billing contact information, plan selections, subscription and transaction identifiers, payment status, invoices, cancellation and refund correspondence, and records of acceptance to administer your order, reconcile payments and handle disputes. The checkout on effectai.ai directs you to Stripe to enter payment details. Enter full payment credentials only in the payment processor’s designated fields. If we arrange a domain on your behalf, we may provide the registrant and contact information needed by the registrar or registry to register, renew or transfer it.
- **Chats, calls and bookings.** Information can include your typed messages or voice, caller number when supplied by the phone network, time and duration, assistant replies, transcripts, recordings where enabled, summaries, service interests, contact preferences, qualification answers, appointments and requested handoffs. Information may come from you, the business you contact, the telephone network, or an authorized calendar or other integration. We use it to answer the request, route a call, check availability, create the requested booking or callback, and troubleshoot delivery. A handoff can pass relevant details or a brief summary to the receiving team.
- **Website and service activity.** Hosting, security, form, checkout and assistant systems can receive IP addresses, browser and device information, referring pages, page and session identifiers, timestamps, error reports, security events and records of the settings you choose. These are used to load the requested service, keep a session working, prevent abuse, diagnose faults and maintain reliability.
- **Optional location.** If you allow location access for a nearby-business, local weather or similar request, your device may provide precise coordinates. The assistant may use the location with a mapping, search or information provider to answer that request. You can decline, describe the area yourself, or revoke the site’s permission in your browser. A telephone area code or IP address can also suggest an approximate area.

Information may be required to carry out a particular request. For example, we need a contact address to confirm an order and the destination service needs the booking details to make an appointment. Optional details and optional permissions are your choice. Declining microphone or location access can limit the corresponding feature.

Using an AI assistant

Echo uses AI to interpret speech or text and generate a reply. A website voice session may ask for microphone permission when it opens. You can decline, mute or end a web call, type where chat is available, or use the business’s published contact details. Device permission controls microphone or location access. Any notice or consent required for recording a particular conversation is a separate matter. Follow the notice provided for that call or ask the business for a different contact method.

Depending on the business’s settings, an assistant can identify intent, classify a request, suggest a booking or route an inquiry using your answers and the business’s rules. That may affect which person receives the request or which appointment is offered. A generated answer, transcript or summary can contain an error. Contact the business to correct it or ask a person to review an outcome. If a decision based solely on automated processing has a legal or similarly significant effect on you, you can request information, make representations, seek human intervention or contest the decision where applicable law provides those safeguards.

Legal bases when UK data protection law applies

- **Contract or requested pre-contract steps.** Where you personally are a contracting party, we process information necessary to respond to your request for an order, provide the service, take payment and handle cancellation.
- **Legitimate interests.** Where we deal with you as an employee or representative of a business, our interests include responding to commercial inquiries, serving the account, arranging bookings and providing support. We also have interests in protecting systems, preventing misuse, troubleshooting our services, maintaining appropriate business records and handling legal claims. We consider the effect on individuals and use this basis only where their interests and rights do not override ours.
- **Legal obligations.** We process relevant information to meet applicable legal duties, for example accounting, tax, privacy requests and binding legal demands, where the law supports this basis.
- **Consent.** We rely on consent where it is required for a particular optional use, such as access to precise location, certain electronic marketing or storage on your device. You may withdraw consent as easily as you gave it. Withdrawal applies going forward. A business using our service must identify its own lawful basis and, where required, a separate legal condition for processing sensitive data.

Cookies, device storage and communications

The website and widget can use cookies, local storage and session storage for purposes such as keeping a requested session working, securing forms and checkout, remembering the light or dark theme, and maintaining assistant settings. You can change site permissions and clear cookies or site storage in your browser. Clearing them can reset preferences or interrupt a session. Stripe’s hosted checkout and billing portal have their own privacy information and controls.

In the UK, storing or accessing information on your device for a purpose outside an applicable legal exception requires prior consent. A checkout checkbox acknowledges our privacy notice. It does not opt you into advertising, marketing messages, or other optional tracking. You can object to direct marketing at any time using the unsubscribe method in a message or by emailing us. We can still send communications needed to fulfill your request, secure your account or administer an existing order.

Who can receive information?

Depending on the feature you use, recipients include the business you contact and its authorized staff, a person or number you ask us to connect you to, and service providers for hosting, security, AI processing, speech and telephony, communications, maps or local search, payment processing, calendar booking and domain registration. A business may direct us to send a lead or booking to its own systems. These recipients receive the information relevant to the task. Some, including payment providers for their own fraud prevention and legal obligations, may act as separate controllers. Stripe’s Privacy Policy explains its practices.

We may also disclose information to professional advisers, to meet a lawful demand, protect rights or investigate fraud, or to parties involved in a corporate transaction subject to appropriate safeguards. We do not sell personal information for money. Certain US laws also regulate disclosures for nonmonetary consideration, cross-context behavioral advertising or targeted advertising. You can submit an applicable opt-out through the privacy contact below.

International processing and safeguards

Effect AI is based in the United States. Service providers and authorized personnel may process information in the US and other countries where they operate. Local laws and authorities' access rights can differ from those in your country. A transfer from the UK that is restricted under UK law requires a lawful transfer route. Depending on the recipient, this may be a UK adequacy regulation covering that recipient or appropriate contractual safeguards, such as the UK International Data Transfer Agreement or the UK Addendum to the EU standard contractual clauses, with the transfer assessment and additional safeguards required in the circumstances. Contact us for the destination and safeguards relevant to your data or to request a copy of applicable safeguards, with confidential details redacted where appropriate.

How long information is kept

- **Sales and support.** Retention depends on whether we still need to respond, whether an inquiry became an ongoing relationship, and whether correspondence is needed to resolve a support issue or dispute.
- **Business accounts, billing and acceptance records.** We keep the information needed to operate the account and, after it closes, for applicable tax and accounting periods, payment disputes, limitation periods and outstanding legal obligations. Opt-out records may be retained as needed to respect a request to stop marketing.
- **Client conversations and configuration.** The applicable service configuration, the client's instructions and agreement, support needs, and any legal preservation requirement determine retention. An audio recording, transcript and booking record may have different retention periods. Copies already delivered to a client's email, calendar or other system are subject to that client's own retention practices.
- **Technical and security information.** Retention depends on the time needed to keep the session working, identify an error, investigate a security incident or comply with a preservation requirement. Backup copies can remain until their ordinary replacement cycle. When retention is no longer justified, information is deleted or anonymized.

We use reasonable administrative and technical safeguards to protect personal information. Contact us if you believe information has been disclosed to an unintended recipient. Include enough to identify the interaction and omit passwords, full payment information and sensitive documents.

Your choices and privacy rights

UK. Subject to applicable conditions, you may request access or a copy, rectification, erasure, restriction of processing or portability. You may object to processing based on legitimate interests and to direct marketing. You may withdraw consent at any time. We ordinarily respond to a rights request within one month. Where legally permitted, we can take up to two additional months because of the number or complexity of requests and will explain the extension within the initial period.

United States. Rights vary with state law, the organization's activities, the context in which information was collected and applicable exemptions. Where the relevant law covers you and our processing, you may ask whether we process your data, obtain access or a portable copy, correct it, request deletion, or obtain information about recipients. You may have rights to opt out of sale or sharing, targeted advertising or certain profiling, limit certain uses or disclosures of sensitive information, or withdraw consent. California residents

may also request the categories or specific pieces of personal information collected, the sources, purposes, and categories of third parties involved in disclosure during the applicable lookback period. Where required, we honor recognized opt-out preference signals, such as Global Privacy Control. You have the right to exercise applicable rights without unlawful discrimination.

How to request, appeal or complain. Email admin@effectai.ai, use our contact form, or write to the postal address above. Describe the request and identify the relevant account, business or interaction. We may ask for information proportionate to verifying your identity or an authorized agent's authority. Where a request is denied, we will explain why and how to appeal where that right applies. To appeal, reply to the decision or contact us with "Privacy appeal" in the subject. You may also contact your state attorney general or privacy regulator as applicable.

You can raise a UK data protection complaint with us by the same routes. We will acknowledge it within 30 days, investigate, update you appropriately and communicate the outcome without undue delay. You may also complain to the UK Information Commissioner's Office.

Children, policy updates and billing requests

Our own website and subscriptions are designed for business use. Our website is not directed to children under 13 and we do not knowingly collect their personal information through it. A parent or guardian who believes a child has provided such information can contact us using the details above. A business deploying an assistant to serve children must assess the requirements for that use before deployment.

We will identify material changes by updating the effective date and provide additional notice or obtain permission when required for a new use of personal information.

For the financial terms of a subscription, see our Terms and Conditions and Refund and Cancellation Policy. The voluntary refund window for a new subscription is the first 14 business days, measured as described in the refund policy. After the window closes, ordinary subscription payments are nonrefundable. Mandatory legal remedies and statutory cancellation rights still apply. A refund deadline does not limit your privacy rights.