LUURA FINANCE LTD

Terms and Conditions

Last updated: 30 October 2026

1. About Luura

Luura is a personal finance and wellbeing app that helps users view, organise and reflect on their spending habits. The app provides tools such as transaction summaries, budgeting features, goal tracking, and financial insights.

Luura does not provide financial advice or recommendations.
All information, insights, and reminders — including notifications about bills, balances, or spending patterns — are for general information only. They are designed to help you stay aware of your money, not to suggest when or how you should make financial decisions. You are responsible for deciding how to act on any information shown in the app.

Luura is operated by **Luura Finance Ltd**, registered in England and Wales, company number 16777741.
Contact: **support@luurafinance.app**
Business address: **167-169 Great Portland Street, London, England, W1W 5PF**

2. Eligibility

To use Luura, you must:

- Be at least 18 years old.
- Live in the United Kingdom.
- Have legal capacity to agree to these Terms.

You must also ensure that all information you provide (e.g. name, email, payment details) is accurate and kept up to date.

3. Your Account

You are responsible for keeping your login details secure and for all activity under your account. Please let us know immediately if you believe someone else has accessed your account.

You may not share your account with anyone else or use Luura for unlawful purposes.

4. Payments and Subscriptions

Luura operates on a subscription basis.

- Subscriptions are billed automatically based on the plan you choose (for example, monthly or yearly).
- Payments are processed only through the **Apple App Store** and **Google Play**.
- By completing a purchase, you also agree to the relevant store's own terms of service.
- All prices include VAT where applicable.
- You can cancel your subscription at any time in your App Store or Google Play subscription settings.

If you cancel, your access will continue until the end of the current billing period. We do not offer partial refunds for unused time unless required by law.

5. Free Trials and Offers

Luura Core costs £4.99 a month or £39.99 a year and starts with a 14-day free trial. Your subscription starts automatically when the trial ends unless you cancel before then.

From time to time, we may also offer other promotional discounts.

6. Using Luura Responsibly

Luura helps you understand your spending patterns, but you are solely responsible for any decisions you make based on the information shown in the app.

You agree not to:

- Use Luura to store or share unlawful, misleading or offensive content.
- Attempt to copy, reverse engineer, or interfere with the app or its systems.
- Use Luura for commercial purposes without written permission.

7. Data and Privacy

Your privacy is important to us. Our **Privacy Policy** explains how we collect, use and protect your data. By using Luura, you agree to the processing of your personal information as described in that policy.

8. Ending or Suspending Your Account

You can close your account at any time in your settings.

We may suspend or terminate your account if:

- You breach these Terms.

- You misuse the app or payment system.
- We reasonably believe your activity may harm other users or the service.

If we end your account due to a breach, you won’t be entitled to a refund.

9. Service Availability

We aim to keep Luura running smoothly, but we can’t guarantee uninterrupted access. The app may occasionally be unavailable due to maintenance, updates, or technical issues.

We may make changes, improvements or remove certain features from time to time. If we make a major change that affects your use of the service, we’ll let you know in advance.

10. Disclaimers

Luura is designed to support financial wellbeing — not to provide financial, legal, tax or investment advice. We do not guarantee that the information displayed in the app is complete, accurate or suitable for your personal circumstances.

You are responsible for verifying any information before acting on it.

11. Limitation of Liability

To the fullest extent permitted by law, Luura and its team are not liable for:

- Any indirect, incidental or consequential losses (including loss of data, income or savings).
- Any decision you make based on information in the app.
- Any technical errors, interruptions or security breaches beyond our reasonable control.

Our total liability to you will never exceed the total amount you’ve paid for Luura in the previous 12 months.

Nothing in these Terms limits your legal rights as a consumer under UK law.

12. Changes to These Terms

We may update these Terms occasionally. When we do, we’ll update the date at the top and, where appropriate, notify you via email or in-app message. By continuing to use Luura after any changes, you accept the revised Terms.

13. Governing Law

These Terms are governed by the laws of England and Wales, and any disputes will be dealt with by the courts of England and Wales.

If you have any questions or concerns, please contact us at:
Email: **support@luurafinance.app**
Post: **Luura Finance Ltd, 167-169 Great Portland Street, London, England, W1W 5PF**