



Terms of Service Agreement

These Terms of Service (“Agreement”) govern your access to and use of the Mi-Connect 360 platform, products, and services (“Services”), provided by Mi-Connect 360 Limited (“Mi-Connect 360”, “we”, “us”, or “our”), a company registered in England and Wales.

By purchasing, subscribing to, or using our Services, you (“Client”, “User”, “you”) agree to be bound by this Agreement.

If you do not agree to these Terms, you must not access or use the Services.

1. SERVICES COVERED

Mi-Connect 360 Limited provides a hybrid software-as-a-service (SaaS) platform designed to support mortgage, insurance, and financial service professionals with business automation, client management, and operational infrastructure.

Services may include, but are not limited to:

- **BrokerOS** - branded business setup (e.g. domain, email, calendar integration).
- **Inbound360** - lead-capture assets (if applicable) and appointment-booking system.
- **Renewal Loop** - mortgage renewal tracking and retention workflow.
- The **Mi-360 Engine** (custom automation) is provided as a *plug-and-play framework*.
- Training resources, onboarding, workshops and platform support

Mi-Connect 360 Limited provides infrastructure, tools, and support but does not guarantee business outcomes, marketing performance, or revenue results.

2. PAYMENTS, USAGE, SYSTEM FEES & ACCESS

The Client agrees to pay all applicable fees associated with the Services.

This may include:

- Setup fee (one-time) and/ or monthly subscriptions are payable in advance.
- Usage based fees for communication services (SMS, calls, emails or other third-party integrations e.g. Twilio/Mailgun) are billed at cost. (see LINK BELOW)
 - Your account is connected to Twilio (for calls and SMS) and Mailgun (for emails – if applicable), unless advised otherwise.
 - You will be issued a **\$10 recurring monthly complimentary credit** to [help cover usage costs](#) (click here to understand costs included) like SMSs, emails, review AI, outbound calls etc. Usage beyond this will incur direct charges via the connected billing account.
 - It is your responsibility to monitor usage inside your Mi-Connect 360 billing settings.
- Late or failed payments may result in temporary account suspension.
- All fees are non-refundable except as required by law or under the Satisfaction Guarantee (section 3)



3. 30-DAY SATISFACTION GUARANTEE

We guarantee to install and activate your full **Broker Growth Ecosystem™** - including your branded BrokerOS, Inbound360 system, and Renewal Loop tracking within **30 days** of completing onboarding. If we don't, we'll continue working with you **at no extra cost** until it's live.

To qualify, you must:

1. Attend onboarding within 7 days of signup.
2. Provide all required assets (logo, domain, business email, and contact data).
3. Complete any action items within 72 hours.

Note on Renewal Loop:

Renewal Loop setup relies on the export of your client book or live mortgage data from your current CRM, network, or external provider.

Mi-Connect 360 is **not responsible for delays** caused by these third parties.

If access or exports are delayed, the 30-day guarantee period will **pause** until data is received - after which setup will be completed promptly (typically within 3–5 business days).

This guarantee only applies to services **within Mi-Connect 360's control** and excludes factors such as client responsiveness, third-party permissions, or data availability outside our platform.

3.1 Exclusions

The guarantee does **not** cover:

- Mi-360 Engine customisation or automation design.
- Client marketing, traffic, or advertising performance.
- Third-party integration failures (e.g. Twilio, Mailgun, Microsoft 365, Google Workspace, Google APIs etc).

4. INTELLECTUAL PROPERTY & USAGE RIGHTS

- All software, systems, automation frameworks, templates, training materials, and platform components remain the exclusive intellectual property of Mi-Connect 360 Limited.
- The Client receives a limited, non-exclusive, non-transferable licence to use the Services for internal business purposes.
- The Client may not:
 - Copy, Resell, Redistribute, Reverse engineer, Replicate or any part of the platform without written permission.
- You agree not to share, disclose, or replicate any proprietary systems, documents, training, strategy sessions, or internal communication.
- This applies both during and after your subscription.



5. USER RESPONSIBILITY

The User agrees to:

- Use the Services lawfully and in good faith.
- Provide accurate business information and grant necessary permissions to complete setup.
- Maintain the confidentiality of login credentials.
- Be responsible for their own content, advertising compliance, and marketing activities.

Mi-Connect 360 Limited is not liable for loss arising from improper use, inaccurate data, or failure to follow instructions provided.

6. CLIENT DATA OWNERSHIP AND DATA PROCESSING

6.1 Ownership of Client Data

The Client retains full ownership and control of all data uploaded to, stored within, or processed through the platform, including personal data, client records, and business information (“Client Data”).

Client Data remains the sole and exclusive property of the Client at all times.

Mi-Connect 360 Limited does not:

- Own Client Data
- Sell Client Data
- Rent Client Data
- Use Client Data for independent commercial purposes
- Access Client Data except where strictly necessary to provide the Services

6.2 Role of the Parties

For the purposes of applicable data protection laws, including the UK General Data Protection Regulation (UK GDPR) and the Data Protection Act 2018:

- The Client acts as the Data Controller
- Mi-Connect 360 Limited acts solely as a Data Processor

Mi-Connect 360 Limited processes Client Data only on documented instructions from the Client and solely for the purpose of providing the Services.

Mi-Connect 360 Limited does not determine the purposes or means of processing Client Data.



6.3 Processing Obligations

Mi-Connect 360 Limited shall:

- Process personal data only on documented instructions from the Client
- Ensure that persons authorised to process personal data are subject to confidentiality obligations
- Restrict access to Client Data on a least-privilege basis
- Implement appropriate technical and organisational security measures

Processing is limited strictly to what is necessary to deliver the Services.

6.4 Assistance with Data Subject Rights

Where reasonably required, Mi-Connect 360 Limited shall assist the Client in responding to:

- Data access requests
- Data correction requests
- Data deletion requests
- Data portability requests

The Client remains responsible for handling and responding to such requests.

6.5 Data Retention and Deletion

Upon termination of Services:

- The Client may export its data
- Mi-Connect 360 Limited shall provide reasonable assistance for data export
- Client Data shall not be retained longer than necessary to provide the Services, unless legally required

Mi-Connect 360 Limited shall not retain Client Data for independent commercial purposes.

6.6 Personal Data Breach Notification

Mi-Connect 360 Limited shall notify the Client without undue delay upon becoming aware of a personal data breach affecting Client Data.

Such notification shall include, where reasonably available:

- A description of the nature of the breach
- The categories and approximate number of data subjects affected
- The likely consequences of the breach
- The measures taken or proposed to address the breach



Mi-Connect 360 Limited shall take reasonable steps to mitigate and remediate any such breach.

The Client remains responsible for fulfilling any legal obligations relating to breach notification to regulators or data subjects where required.

6.7 Lawful Disclosure

Mi-Connect 360 Limited may disclose Client Data where required to do so by applicable law, regulation, court order, or lawful authority.

Where legally permitted, Mi-Connect 360 Limited shall notify the Client prior to such disclosure.

7. DATA PROTECTION AND PRIVACY

Mi-Connect 360 Limited complies with applicable data protection laws, including:

- UK General Data Protection Regulation (UK GDPR)
- Data Protection Act 2018

The Client is responsible for:

- Ensuring lawful collection of personal data
- Obtaining appropriate consent where required
- Complying with applicable data protection laws

Further details regarding how personal data is collected and processed are set out in our Privacy Policy.

8. THIRD-PARTY SERVICES AND SUB-PROCESSORS

Mi-Connect 360 Limited uses trusted third-party service providers and infrastructure partners (“Sub-Processors”) to deliver the Services.

These may include providers of:

- Secure cloud hosting infrastructure
- Communication services (SMS, voice, email)
- Payment processing
- Data storage and platform infrastructure

These Sub-Processors are contractually obligated to:

- Process data only as necessary to deliver Services
- Maintain appropriate technical and organisational safeguards
- Comply with applicable data protection laws
- Not use Client data for independent commercial purposes



Mi-Connect 360 Limited implements appropriate technical and organisational safeguards to protect all personal data handled within our platform. By using the Services, the Client agrees to comply with all applicable data protection laws and to obtain any necessary consents from its own clients before uploading or sharing their data.

For full details on how we collect, process, and store personal data - including information on sub-processors, retention, and your rights - please refer to our [Privacy Policy](#).

Mi-Connect 360 Limited remains responsible for ensuring that all Sub-Processors engaged in connection with the Services comply with applicable data protection obligations.

9. SUPPORT SERVICES

Mi-Connect 360 Limited provides platform support including:

- Weekly live workshops.
- Live chat support
- Mi-Community (peer group, video training and resources).
- Mi-Library (knowledge base).

Support covers technical setup and troubleshooting only; marketing or business strategy consultation is excluded unless otherwise stated.

Support does not include guaranteed business, marketing, or revenue outcomes.

10. NON-DISPARAGEMENT

Both parties agree to keep confidential any proprietary information obtained during the engagement and to refrain from making false or misleading public statements that may damage the other party's reputation.

11. LIMITATION OF LIABILITY

Mi-Connect 360 Limited is not liable for any indirect, incidental, or consequential loss arising from use of the Services.

You assume full responsibility for decisions, implementation, and outcomes from using Mi-Connect 360.

Total liability shall not exceed the amount paid by the Client in the preceding 30 days.

Nothing in this Agreement limits liability where prohibited by law.



12. TERMINATION

Either party may terminate this Agreement with written notice.

Mi-Connect 360 Limited may pause or terminate immediately for non-payment or breach of terms.

Upon termination, Mi-Connect 360 Limited will provide reasonable assistance for data export and system migration.

We reserve the right to revoke access without refund if:

- Payments are missed or accounts fall into arrears
- There is any breach of these terms, NDA, or misuse of platform
- You cause disruption, defamation, or violate community policies

13. SERVICE AVAILABILITY

Mi-Connect 360 Limited makes reasonable efforts to maintain platform availability but does not guarantee uninterrupted service.

Service availability may be affected by third-party providers.

14. CHANGES TO SERVICES OR TERMS

We may update these terms as necessary. You will be notified via email of material changes.

Continued use after notice constitutes acceptance of updated terms.

15. GOVERNING LAW

This Agreement shall be governed by and interpreted in accordance with the laws of England and Wales.

Any disputes shall be subject to the exclusive jurisdiction of the courts of England and Wales.

16. ENTIRE AGREEMENT

These Terms constitute the full understanding between the Client and Mi-Connect 360 and supersede any prior verbal or written agreements.