

LESS STRESS. MORE CLARITY.

Terms of Service

Effective date: September 7, 2026

Last updated: September 7, 2026

These Terms of Service ("Terms") govern your access to and use of MyRichual's websites, application, beta program, features, and related services (collectively, the "Service").

MyRichual is a product of Kevara, a brand operated by Tasha Christine Enterprises LLC ("Tasha Christine Enterprises," "MyRichual," "we," "us," or "our"). By creating an account, registering for the beta, or using the Service, you agree to these Terms and our Privacy Policy.

1. Eligibility

You must be at least 18 years old and legally capable of entering into an agreement to use MyRichual. You may use MyRichual only in compliance with applicable laws and these Terms.

2. Your Account

You agree to provide accurate information and keep your account information current. You are responsible for:

- Protecting your password and account credentials
- Activity conducted through your account
- Promptly notifying us of suspected unauthorized access
- Using the Service only for your own lawful purposes

You may not share your account, impersonate another person, or attempt to access another user's information.

3. Beta Access

MyRichual is currently offered as a beta service. Beta participants who register by September 30, 2026 receive access to available beta features through October 31, 2026 at no cost.

During the beta:

- Features may be incomplete, changed, added, or removed
- Calculations or displays may contain errors
- The Service may experience interruptions
- We may request optional feedback about your experience
- Beta access may be limited or suspended when necessary for maintenance, security, or product changes

After the beta, an account may continue on MyRichual's limited Free plan. Plus and AI plans may become available as optional upgrades.

If paid services are introduced, pricing and applicable payment terms will be presented before purchase. We will not charge you without your authorization.

4. Financial Organization Tool

MyRichual is a financial organization and awareness tool. It is not a bank, financial institution, accounting firm, investment adviser, credit counselor, tax adviser, or law firm.

Information provided through MyRichual - including Safe to Spend calculations, balances, forecasts, reminders, summaries, and educational content - is for general organizational and informational purposes only.

MyRichual does not provide individualized financial, investment, legal, accounting, or tax advice. You remain responsible for:

- Verifying information and calculations
- Reviewing actual bank and creditor records
- Paying bills and debts on time
- Making spending, saving, borrowing, and investment decisions
- Consulting a qualified professional when appropriate

Do not rely on MyRichual as your only record of financial obligations or account balances.

5. Information You Enter

You retain ownership of information you enter into MyRichual.

You give us limited permission to host, process, reproduce, and display that information only as reasonably necessary to operate and improve the Service, generate the features and calculations you request, maintain security and prevent misuse, provide support, and meet legal obligations.

You represent that you have the right to provide the information you enter. Do not enter bank login credentials, full financial-account numbers, Social Security numbers, payment-card information, or information belonging to another person without lawful authorization.

6. Acceptable Use

You may not:

- Use MyRichual for unlawful, fraudulent, or abusive purposes
- Attempt to gain unauthorized access to accounts, databases, or systems
- Interfere with the operation or security of the Service
- Introduce malware or harmful code
- Scrape, copy, resell, or exploit the Service without permission
- Reverse engineer or attempt to discover non-public source code except where applicable law expressly permits it
- Use automated tools to overload or disrupt the Service
- Misrepresent your identity or relationship with MyRichual
- Violate another person's privacy or intellectual-property rights

7. Ownership of MyRichual

MyRichual and its software, design, branding, text, graphics, features, and other content are owned by Tasha Christine Enterprises LLC or its licensors and are protected by applicable intellectual-property laws.

These Terms give you a personal, limited, non-exclusive, non-transferable, revocable right to use the Service. They do not transfer ownership of MyRichual or its intellectual property to you.

8. Feedback

If you provide suggestions, ideas, bug reports, or other feedback, you allow us to use that feedback without restriction or compensation to improve, develop, market, and operate MyRichual.

We will handle personal information contained in feedback according to our Privacy Policy.

9. Third-Party Services

MyRichual uses third-party services, including GrowthHub 365, Supabase, and ClickUp, to support registration, authentication, data storage, communications, feedback management, hosting, and other operations.

Your use of third-party websites or services may also be subject to their terms and privacy policies. We are not responsible for services that we do not own or control.

10. Availability and Changes

We may update, modify, suspend, or discontinue all or part of MyRichual. When reasonably possible, we will provide notice of material changes that significantly affect users.

We do not guarantee that the Service will always be available, uninterrupted, secure, or error-free.

11. Account Suspension and Termination

You may stop using MyRichual at any time. During the beta, you may request account deletion by emailing support@experiencemyrichual.com.

We may restrict or terminate access if you violate these Terms, your use creates a security or legal risk, your account is used fraudulently or abusively, we are required to do so by law, or the Service or beta program is discontinued.

Where appropriate, we will attempt to provide notice and an opportunity to resolve the issue.

12. Disclaimer of Warranties

To the fullest extent permitted by law, MyRichual is provided "as is" and "as available."

We disclaim warranties of merchantability, fitness for a particular purpose, non-infringement, accuracy, reliability, and uninterrupted availability. Nothing in these Terms excludes warranties or rights that cannot legally be excluded.

13. Limitation of Liability

To the fullest extent permitted by law, MyRichual and Tasha Christine Enterprises LLC will not be liable for indirect, incidental, special, consequential, exemplary, or punitive damages, or for lost profits, lost opportunities, lost data, or financial decisions arising from your use of the Service.

To the fullest extent permitted by law, our total liability relating to the Service will not exceed the greater of the amount you paid to MyRichual during the 12 months before the event giving rise to the claim or \$100.

Some jurisdictions do not allow certain liability limitations, so portions of this section may not apply to you.

14. Indemnification

To the extent permitted by law, you agree to indemnify and hold harmless MyRichual, Tasha Christine Enterprises LLC, and their owners, employees, and contractors from claims, losses, liabilities, and reasonable expenses arising from your unlawful use of the Service, your violation of these Terms, or your violation of another person's rights.

15. Governing Law and Disputes

These Terms are governed by the laws of the State of Florida, without regard to its conflict-of-law principles.

Before filing a legal claim, you and MyRichual agree to attempt in good faith to resolve the dispute informally by contacting the other party. If the dispute cannot be resolved, it may be brought in a court of competent jurisdiction in Florida, unless applicable law requires otherwise.

16. Changes to These Terms

We may update these Terms as MyRichual develops. Updated Terms will be posted with a revised Last updated date.

If a change materially affects your rights, we will provide notice when required by law. Continuing to use MyRichual after updated Terms take effect constitutes acceptance of those Terms.

17. General Provisions

If any part of these Terms is found unenforceable, the remaining provisions will remain in effect. Our failure to enforce a provision does not waive our right to enforce it later.

You may not transfer your rights under these Terms without our written permission. We may transfer our rights and obligations as part of a merger, acquisition, restructuring, or sale of assets.

These Terms and the Privacy Policy constitute the agreement between you and MyRichual concerning the Service.

18. Contact Us

Tasha Christine Enterprises LLC
MyRichual, a product of Kevara
Email: support@experiencemyrichual.com