

Terms of Service

Last Updated: 16 September 2026

Welcome to the website of Augend Limited (“Augend”, “we”, “us”, or “our”). These Terms of Service (“Terms”) govern your access to and use of our public website located <https://www.augend.io> (the “Website”).

Please read these Terms carefully before using our Website. By accessing, browsing, or using the Website, you acknowledge that you have read, understood, and agree to be bound by these Terms and our Privacy Policy. If you do not agree to these Terms, you must not access or use this Website.

1. **About Augend Limited**

Augend Limited is a private limited company registered in England and Wales under company number 14445689, with its registered office at 4th Floor, 31 Dover Street, London, England, W1S 4ND.

Augend specializes in providing white-labelled business lending software, technology platforms, and implementation services to banks and financial institutions.

2. **Scope of these Terms**

These Terms apply solely to your use of this public marketing and informational Website.

If your organization enters into a commercial arrangement or contract with Augend for the provision of our digital lending software, origination portal, or related implementation services, such services are governed by separate master services agreements, software licenses, or customer contracts (“Customer Agreements”).

Nothing on this Website constitutes a binding commercial offer or supersedes the terms of any executed Customer Agreement.

3. **Informational Purposes Only (No Financial or Credit Advice)**

The content on this Website is provided for general informational and marketing purposes only.

- Augend is a technology software and platform provider; we do not provide consumer credit, retail banking services, financial, investment, tax, or legal advice via this Website.
- Any mention of lending capabilities, loan terms, origination workflows, or financial products reflects software functionality available to our enterprise financial institution clients.
- SMB borrowers seeking financing must interact directly with their respective lending institutions.

4. **Permitted Use and Acceptable Conduct**

You agree to use the Website only for lawful purposes and in accordance with these Terms. You agree not to:

- Use the Website in any way that violates any applicable local, national, or international law or regulation (including UK data protection laws).
- Attempt to gain unauthorized access to, interfere with, damage, or disrupt any parts of the Website, the server on which the Website is hosted, or any server, computer, or database connected to our infrastructure.
- Introduce any viruses, Trojan horses, worms, logic bombs, or other material that is malicious or technologically harmful.
- Use any automated device, spider, scraper, or robot to monitor, copy, or index any portion of the Website without our prior written consent.

- Submit false, misleading, or fraudulent information through our contact forms or communication channels.

5. **Intellectual Property Rights**

The Website and its entire contents, features, and functionality—including but not limited to all information, software code, text, displays, images, video, audio, graphics, logos, and design—are owned by Augend Limited, its licensors, or other providers of such material and are protected by United Kingdom and international copyright, trademark, patent, trade secret, and other intellectual property or proprietary rights laws. You may view, download, and print materials from the Website strictly for your internal, non-commercial, informational use, provided that you do not modify copies of any materials or remove any proprietary notices.

6. **User Inquiries and Privacy**

When you submit your contact information or make inquiries through our Website contact forms, we process your personal data in accordance with our Privacy Policy and applicable UK data protection regulations (including the UK GDPR and Data Protection Act 2018). By submitting information, you represent that the contact details provided are accurate.

7. **Third-Party Links and Resources**

Our Website may contain links to third-party websites or resources. These links are provided for your convenience only. Augend has no control over the contents of those sites or resources and accepts no responsibility for them or for any loss or damage that may arise from your use of them.

8. **Disclaimer of Warranties**

The Website and all content, materials, and services available through it are provided on an “as is” and “as available” basis, without any warranties of any kind, either express or implied. Neither Augend nor any person associated with Augend makes any warranty or representation with respect to the completeness, security, reliability, quality, accuracy, or availability of the Website. Without limiting the foregoing, Augend does not warrant that the Website will operate error-free, uninterrupted, or free of viruses or other harmful components.

9. **Limitation of Liability**

To the fullest extent permitted by applicable law, in no event will Augend Limited, its affiliates, directors, employees, agents, or licensors be liable for any indirect, consequential, special, incidental, punitive, or exemplary damages, or for any loss of profits, revenue, data, goodwill, or business opportunity arising out of or in connection with your access to, use of, or inability to use the Website. Nothing in these Terms excludes or limits our liability for death or personal injury caused by negligence, fraud, fraudulent misrepresentation, or any other liability that cannot be excluded or limited under English law.

10. **Indemnification**

You agree to defend, indemnify, and hold harmless Augend Limited, its affiliates, directors, officers, employees, and contractors from and against any claims, liabilities, damages, judgments, awards, losses, costs, expenses, or fees (including reasonable legal fees) arising out of or relating to your violation of these Terms or your misuse of the Website.

11. **Modifications to the Terms and Website**

We may revise and update these Terms from time to time at our sole discretion. All changes are effective immediately upon posting to the Website with an updated "Last Updated" date. Your continued use of the Website following the posting of revised Terms means that you accept and agree to the changes.

12. **Governing Law and Jurisdiction**

These Terms and any dispute or claim arising out of or in connection with them or their subject matter or formation (including non-contractual disputes or claims) shall be governed by and construed in accordance with the laws of England and Wales. The courts of England and Wales shall have exclusive jurisdiction to settle any dispute or claim arising out of or in connection with these Terms or your use of the Website.

13. **Contact Information**

If you have any questions, comments, or concerns regarding these Terms of Service, please contact us:

Company Name: Augend Limited (Company No. 14445689)

Registered Address: 4th Floor, 31 Dover Street, London, England, W1S 4ND

Operating / Business Address: 4th Floor, 31 Dover Street, London, England, W1S 4ND

Email: info@augend.io