

Terms of use

Last updated: November 2025

Welcome to Welleness! These terms explain how you can use our website, welleness.ai, and any features we make available through it – including our online survey, user accounts, advisor connections, and our AI assistant, Elle.

By using our site, creating an account, or chatting with Elle, you agree to these Terms of Use. If you don't agree, please don't use the site.

1. Who we are

We're **Welleness Ltd**, registered in England and Wales (Company No. 16680480).

Our registered address is:

126 East Ferry Road, Canary Wharf, London, E14 9FP.

You can reach us at **hello@welleness.ai**.

2. What we do

Welleness provides educational and informational tools to help people improve their financial wellbeing. Our website offers:

- A **financial wellness survey**, which helps you reflect on your habits and attitudes (we don't collect financial data at this stage).
- A **secure user account**, where you can save your progress and receive insights.
- Optional **connections with a Welleness advisor**, who may be a Welleness employee or a trusted third-party partner.
- Access to **Elle**, our conversational AI assistant for general guidance and education.

None of the information we or Elle provide should be taken as personal financial advice.

3. Eligibility

You must be **at least 18 years old** to use our services. By using the site, you confirm that you meet this requirement.

4. Your account

If you create an account, please:

- Use accurate information.
- Keep your username and password secure.
- Let us know straight away if you think someone else has accessed your account.

We may suspend or close accounts that breach these terms or that we believe are being misused.

5. Your privacy

We take your privacy seriously. We collect and store some personal data (like your name and email) to operate your account and connect you with advisors. We also use Google Analytics and Microsoft Clarity to help us understand how people use the site.

For full details on how we handle your data, please read our [Privacy Policy](#).

6. Connecting with advisors

If you choose to connect with an advisor:

- A member of the Welleness team will review your information and arrange an appointment via chat.
- In future, you may be able to book directly online.
- Advisors may be Welleness employees or independent partners. While we vet our partners, we aren't responsible for advice or services provided by independent third parties.

7. Elle, our AI assistant

Elle is a **conversational AI** that provides **educational and informational guidance** only. She's not a human, and she doesn't give financial, medical, or legal advice.

By using Elle, you understand and agree that:

- Conversations may be stored securely to help us improve the service.
- You're responsible for how you use any information Elle provides.
- You won't rely on Elle for professional or personal financial advice.

8. Acceptable use

Please use Wellness responsibly. You agree not to:

- Break any laws while using our site.
- Try to gain unauthorised access to our systems.
- Copy, modify, or redistribute our content without permission.
- Post or share harmful, illegal, or offensive material.
- Use our tools to harass or mislead others.

9. Intellectual property

All content on this site, including text, graphics, branding, software, and AI outputs, belongs to **Wellness Ltd** (or our licensors).

You may view and use it for personal, non-commercial purposes only.

10. Liability

We aim to provide accurate and helpful information, but we can't guarantee it will always be up to date or suitable for your particular situation.

To the fullest extent allowed by law:

- We aren't responsible for losses that result from your use of (or inability to use) the site, Elle, or any linked services.
- We don't accept liability for actions or advice from third-party advisors.

Nothing in these terms excludes our liability for death or personal injury caused by negligence, or for fraud.

11. Changes to these terms

We may update these terms occasionally to reflect changes in our services or legal requirements.

When we do, we'll post the new version on this page. The date at the top will show when the update took effect. Continuing to use the site means you accept the latest version.

12. Governing law

These terms are governed by the **laws of England and Wales**, and any disputes will be handled by the English courts.

13. Contact us

If you have questions or feedback about these terms, please contact us at:
hello@wellness.ai