

# Fraudfinder Ltd - Terms of Service (2025 Edition)

*Last updated: November 2025*

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## 1. About Fraudfinder

Fraudfinder Ltd (“**Fraudfinder**”, “**we**”, “**us**”) is a company registered in England and Wales (Company No. 10531940) with its registered office in London, United Kingdom. We develop and operate an AI-powered document-fraud-detection and customer-risk-analysis platform available through our secure web portal, APIs, and authorised partner integrations (the “**Platform**”).

These Terms of Service (“**Terms**”) set out the basis on which you (“**Client**”, “**you**”) access and use the Platform and related services.

Our Privacy Notice explains how we process personal data.

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## 2. Scope of these Terms

These Terms apply to:

- (a) business clients (“**B2B Clients**”) accessing the Services under a Service Agreement, Order Form, or through online purchase; and
- (b) individual users or sole traders (“**Consumers**”) purchasing Credit Bundles via our website or Stripe checkout.

By using the Platform, you confirm that you have read, understood, and agreed to these Terms. Additional rights and obligations for Consumers appear in **Section 23 (Consumer Purchases)**. Where any inconsistency arises, those provisions prevail.

If a separate Service Agreement or Order Form has been executed with Fraudfinder, that document shall override these Terms to the extent of conflict.

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## 3. Key Definitions

**Agreement** - these Terms together with any Service Agreement, Order Form, or Partner Agreement.

**Client Data** - all documents, images, and information submitted by or on behalf of the Client.

**Credit Bundle** - a prepaid allowance of document checks purchased through Fraudfinder's website or Stripe checkout.

**Documentation** - user manuals, APIs, and technical materials supplied by Fraudfinder.

**Output** - the results, reports, or indicators generated by the Platform.

**Partner** - an entity authorised by written agreement to integrate or resell the Services.

**Services** - the Platform, APIs, credit-bundle access, and associated support or professional services.

**Sub-processor** - a third-party supplier engaged by Fraudfinder for data hosting or processing.

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## 4. Acceptance and Updates

Use of the Platform constitutes acceptance of these Terms. Fraudfinder may amend these Terms from time to time for legal, regulatory, or operational reasons. Material updates will be communicated by email or in-app notice at least **14 days before** they take effect. Continued use after that date constitutes acceptance of the revised Terms.

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## 5. Description of Services

Fraudfinder provides technology to detect document tampering and other financial-document anomalies using advanced AI models and OCR. Access is provided through:

- **Web Portal** - for manual uploads, results review, and account management;
- **API Interface** - for automated integrations and bulk document submission; and
- **Partner Integrations** - where authorised third parties deliver Fraudfinder capabilities within their own systems.

Fraudfinder may modify or enhance features to maintain security, improve accuracy, or ensure compliance with applicable law.

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## 6. Account Management

Each Client must register an account before using the Platform. You are responsible for managing authorised users, implementing SSO or MFA, and ensuring account credentials remain confidential.

Fraudfinder may suspend or restrict access where necessary to:

1. protect system integrity or prevent misuse;
2. enforce overdue payments;
3. comply with law or regulator instructions; or
4. investigate suspected breach.

Fraudfinder will restore access promptly once the issue is resolved.

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## 7. Fees and Payment

Fees, billing cycles, and any minimum commitments are detailed in your Service Agreement, Order Form, or online checkout.

Unless otherwise stated:

- **Invoices are due and payable on the date of issue.**
- Online purchases (Credit Bundles) are payable in full at checkout via Stripe.
- Access is activated once payment is confirmed.

All prices exclude VAT and any other applicable taxes. Failure to pay may result in suspension of access. Interest may accrue from the invoice date under the **Late Payment of Commercial Debts (Interest) Act 1998**.

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## 8. Permitted Use and Client Responsibilities

You may use the Services solely for legitimate business or professional purposes related to fraud prevention, risk analysis, and compliance.

You must not:

- use the Services for unlawful, discriminatory, or deceptive purposes;
- attempt to copy, reverse engineer, or modify the Platform;
- upload malware or harmful code;
- use Outputs to make fully automated decisions without human review;

- resell, sublicense, or redistribute Outputs except under a Partner Agreement; or
- violate UK export-control or sanctions laws.

Clients are responsible for ensuring all submitted data is collected lawfully and that their users comply with these Terms.

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## 9. Intellectual Property

All intellectual property rights in the Platform, software, algorithms, Documentation, and any derivative works or trained models are and shall remain the exclusive property of Fraudfinder and its licensors.

The Client retains ownership of the original documents and data it submits (“Client Data”). The Client hereby grants Fraudfinder a **worldwide, perpetual, irrevocable, royalty-free, transferable licence** to:

- host, store, copy, transmit, analyse, and process Client Data for the purposes of delivering the Services;
- **use, reproduce, and combine Client Data in anonymised or aggregated form** to train, improve, and develop Fraudfinder’s models, algorithms, and products; and
- create **Derived Data**, including metadata, statistical data, and machine-learning weights generated through processing Client Data.

**All rights in Derived Data and trained models vest solely in Fraudfinder**, and Fraudfinder may use, licence, and transfer such Derived Data and models without restriction, provided no individual or Client is identifiable.

These rights and licences **shall survive termination** of the Agreement and may be assigned or transferred as part of any merger, acquisition, or sale of Fraudfinder’s business or assets.

### Feedback

You may provide ideas or suggestions for improvement. You grant Fraudfinder a perpetual, royalty-free licence to use such feedback for any purpose without obligation.

### Notice and Takedown

If you believe material on the Platform infringes your rights, contact **support@fraudfinderai.com** with evidence. We will investigate and remove infringing content where appropriate.

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## 10. Data Protection

Fraudfinder acts as **Processor** for Client Data and **Controller** for its own business data. Processing is governed by the Data Processing Agreement (DPA).

Fraudfinder:

- is registered with the ICO (No. ZB316739);
- hosts Client Data in UK/EU regions;
- transfers limited metadata to OpenAI (US) under the UK–US Data Bridge and Standard Contractual Clauses;
- retains Client Data for up to **six years**, unless earlier deletion is requested; and
- provides on-demand deletion for Enterprise plans.

Clients confirm they have lawful bases for sharing all uploaded data.

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## 11. Security

Fraudfinder maintains technical and organisational safeguards aligned with ISO 27001 and NCSC guidance, including:

- AES-256 encryption at rest and TLS 1.2+ in transit;
- least-privilege access controls and mandatory MFA;
- continuous monitoring, logging, and annual penetration testing;
- secure AWS infrastructure with daily backups and disaster-recovery testing.

Clients must maintain security of their own environments, credentials, and API keys and promptly notify Fraudfinder of any suspected compromise.

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## 12. AI Outputs and Decision Responsibility

Fraudfinder's AI models provide probabilistic indicators of potential fraud. Outputs are analytical tools only and should not be treated as factual verification or credit advice.

The Client remains solely responsible for all decisions or actions based on Outputs. Fraudfinder disclaims liability for business, legal, or financial decisions made in reliance on its Outputs.

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## **13. Service Levels and Maintenance**

Fraudfinder targets **99.9 % uptime** during each calendar month.

Support is provided during UK business hours with critical-incident response within one hour.

Planned maintenance windows are communicated at least 24 hours in advance. If a bespoke SLA exists in a Service Agreement, that SLA prevails.

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## **14. Third-Party Services and Integrations**

The Platform may interact with external systems or data sources. Fraudfinder is not responsible for the content, performance, or availability of third-party products or websites. Use of third-party integrations is at the Client's own risk and subject to those providers' terms.

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## **15. Confidentiality**

Each party must keep confidential all non-public information received from the other and may disclose it only to personnel bound by equivalent obligations of confidence. These obligations survive termination for five years.

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## **16. Warranties and Indemnities**

Fraudfinder warrants that it will provide the Services with reasonable skill and care consistent with good industry practice. Except as expressly stated, all other warranties, conditions, and representations - whether statutory, implied, or otherwise - are excluded to the fullest extent permitted by law.

### **Client Indemnity**

The Client shall indemnify and hold harmless Fraudfinder from any losses arising out of:

- breach of these Terms or of law;
  - misuse or unauthorised distribution of Outputs;
  - infringement of third-party rights through data submission or content uploaded by the Client.
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## 17. Liability

To the maximum extent permitted by law:

1. **Exclusion of indirect loss.** Fraudfinder shall not be liable for indirect, incidental, consequential, special, or punitive damages, or for loss of profits, revenue, data, or goodwill.
  2. **Aggregate limit.** Fraudfinder's total aggregate liability for all claims under these Terms shall not exceed the total Fees actually paid by the Client for the specific Services giving rise to the claim.
  3. **Excluded causes.** Fraudfinder shall not be liable for any loss resulting from reliance on Outputs, third-party integrations, unauthorised access due to Client failures, or suspension or modification of Services in accordance with these Terms.
  4. **Mandatory exceptions.** Nothing limits liability for fraud, wilful misconduct, or death or personal injury caused by negligence.
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## 18. Force Majeure

Neither party shall be liable for delay or failure to perform obligations caused by circumstances beyond reasonable control, including natural disasters, cyberattacks, war, strikes, or failure of third-party infrastructure.

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## 19. Notices, Assignment, and Entire Agreement

All notices must be sent to the addresses or emails specified in the Service Agreement or to [support@fraudfinderai.com](mailto:support@fraudfinderai.com), deemed received the next business day.

Fraudfinder may assign or novate its rights to an affiliate or successor. The Client may not assign without Fraudfinder's written consent.

These Terms, together with any applicable Service Agreement, constitute the entire agreement governing use of the Platform.

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## **20. Marketing and Communications**

Fraudfinder may send essential service announcements and optional marketing updates. Clients may opt out of non-essential communications at any time. Fraudfinder may reference a Client's name or logo in marketing materials only with prior written consent.

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## **21. Relationship of the Parties**

Nothing in these Terms creates a partnership, joint venture, employment, or agency relationship. Each party acts as an independent contractor.

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## **22. Governing Law and Dispute Resolution**

These Terms are governed by and construed in accordance with the laws of **England and Wales**.

The parties shall first attempt in good faith to resolve disputes amicably. If unresolved, the courts of England and Wales have exclusive jurisdiction.

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## **23. Consumer and Online Credit-Bundle Purchases**

### **23.1 Purchase Process**

Credit Bundles purchased via the website or Stripe are paid in full at checkout. Access begins immediately upon payment confirmation.

### **23.2 Right to Cancel**

Consumers have a statutory right to cancel within 14 days of purchase. By beginning to use the Services within that period, you request immediate supply and acknowledge that your right to cancel ends once usage begins.

### **23.3 Refunds**

Refunds are not available once credits have been consumed or 14 days have passed, whichever occurs first.

### **23.4 Contract Formation**

The contract is formed when payment is confirmed by Stripe and you accept these Terms at checkout.

### **23.5 Consumer Liability Limit**

Nothing in these Terms affects statutory rights. Fraudfinder's liability to Consumers shall not exceed the amount paid for the relevant Credit Bundle.

### **23.6 Business Purchases Without Contract**

Businesses purchasing Credit Bundles online agree that these Terms form the entire contract. Purchases are final, non-refundable, and credits expire 12 months from purchase date.

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## **24. Contact**

### **Fraudfinder Ltd**

Email: [support@fraudfinderai.com](mailto:support@fraudfinderai.com)

Website: <https://fraudfinderai.com>

### **Annexes & Linked Policies**

- Data Processing Agreement - [fraudfinder.ai/legal/dpa](https://fraudfinder.ai/legal/dpa)
- Privacy Notice - [fraudfinderai.com/privacy](https://fraudfinderai.com/privacy)
- Service Level Statement - available on request
- Information Security Policy - summary available on request
- Sub-processor Register - available on request