



Terms of Use

Version 1.0 · Effective 9 September 2026 · Van Leeuwen Ventures (Pty) Ltd

These Terms apply to the Meer application and website. Please read them before you subscribe.

1. Important provisions

To the extent that the Consumer Protection Act 68 of 2008 (the "**CPA**") applies, we have a duty to draw certain provisions of these Terms to your attention. Those clauses, and why they matter, are set out below. **You should still read all of these Terms and not only what is summarised here.**

1.1 Limitations of our liability. Clauses 8, 9, 15 and 17 are important because they limit and exclude obligations and liabilities we might otherwise have to you. They limit your right to recover or claim for loss or damage you may suffer.

1.2 Risks you take on. Clauses 4, 6, 8, 9, 10, 11 and 13 are important because you accept risks and responsibilities under them — including the responsibility to verify figures and AI answers before you rely on them.

1.3 Things you confirm are true. Clauses 5, 6, 8 and 9 contain statements you confirm as fact. You will not later be able to say those statements were untrue, and we may act on them.

1.4 Reimbursing us. Clause 18 requires you to reimburse us for loss, claims and costs arising from the events described in it. This places financial responsibility on you.

2. About these Terms

These Terms of Use ("**Terms**") are an agreement between you and Van Leeuwen Ventures (Pty) Ltd about your use of the Meer application and website ("**Meer**", "**the Service**"). Our details are in clause 23.

By creating an account, subscribing, or using Meer, you agree to these Terms. If you do not agree, please do not use the Service.

Your use of the iOS app is also governed by Apple's Licensed Application End User Licence Agreement, which covers your licence to the app software. These Terms cover the Service. Where the two differ on a matter concerning the Service, these Terms apply.

We are a software company. We are not a bank, and we are not an authorised financial services provider.

3. What Meer is, and some definitions

You give Meer transaction data by importing a bank statement or entering transactions yourself. Meer categorises that data, tracks it against budgets you set, detects recurring charges, and lets you ask questions about it.

How much Meer can tell you depends on how much transaction history you provide. Some Insights need a year or more of data before they can appear at all.

- **"Input"** — anything you give Meer: statement files, transactions you enter, budgets you set, and questions you ask the assistant.
- **"Insight"** — a figure or observation Meer calculates from your Input using fixed rules we wrote. Insights are **deterministic**: the same data always produces the same result.
- **"AI Features"** — the in-app assistant, and any other part of the Service that uses a generative artificial intelligence model.
- **"AI Output"** — anything an AI Feature generates: answers, explanations, summaries, and the wording used to present an Insight.

Insights and AI Output are different things. The figures Meer shows you are calculated by our rules, not generated by a model. AI Features phrase, explain and answer questions about those figures. Clauses 7, 8 and 9 treat them differently for that reason.

4. Who may use Meer

You may use Meer if you are **18 or older** and able to enter into a binding contract. Meer is built for South African bank accounts and offered to South African residents. You may use it elsewhere, but we do not promise it will work correctly with accounts outside South Africa, and you are responsible for complying with your own local law if you do.

One account, for your own personal use. Meer is not licensed for advising, bookkeeping, or administering money on behalf of other people unless we agree in writing.

5. Meer does not give professional advice

Meer is an information tool. It does not give advice of any kind.

We are not an authorised financial services provider under the Financial Advisory and Intermediary Services Act 37 of 2002 ("FAIS"), and we are not a registered credit provider.

Nothing in the Service is "advice" as defined in FAIS. Insights are factual observations and calculations derived from data you gave us about your own accounts. They are analysis and reporting — not a recommendation, guidance or proposal that any particular transaction is appropriate for you.

No professional relationship is created by your use of Meer. We are not your financial adviser, investment adviser, broker, tax practitioner, accountant, auditor, attorney, debt counsellor or credit provider, and nothing in the Service substitutes for advice from any of them. **We do not recommend, compare, rate or endorse any financial product, account, provider, investment, insurance policy or credit facility.**

We do not consider your personal circumstances, needs or objectives. No needs analysis or suitability assessment has been performed, and we are not able to perform one.

If the assistant ever answers a question about what you should do with your money, that answer is still not advice and must not be relied on as advice.

You are responsible for your own tax position. Meer does not provide tax advice, and figures it produces are not a tax record. **Before making any financial decision, consult a licensed financial adviser, tax practitioner, or other appropriate professional. Any decision you take after using Meer is your own.**

6. Your account and your data

Keep your login details confidential. You are responsible for activity under your account, and should tell us promptly at hello@vleeuwen.co.za if you believe someone else has gained access. Do not share your account

or create one in someone else's name.

You keep ownership of your financial data. We do not sell it. Our Privacy Policy at <https://getmeer.app/privacy-policy> explains what we collect, how we process it, which providers we use, and your rights under the Protection of Personal Information Act 4 of 2013 ("POPIA").

When you import a statement or connect an account, **you confirm that** the account is yours or you have the account holder's permission; that you are entitled to give us the data; and that doing so does not breach any agreement you have with your bank.

You are responsible for the accuracy and completeness of what you give us. Meer works from the data you provide, so **you confirm that any statement you import, and any transaction or budget you enter, is complete, accurate and not misleading** so far as you know. We are not responsible for figures that are wrong because the underlying data was incomplete, altered or incorrectly entered.

You grant us permission to process your Input to operate the Service for you. That permission is limited to running the Service and ends when you delete your account, except where the law requires us to keep records.

We remove personal identifiers from transaction descriptions before sending them to any external service that helps us identify merchants.

7. How AI Features work

Providers. AI Features are powered by third-party foundation models. Our providers act as our sub-processors and are named in our Privacy Policy, which also explains the cross-border transfer and the safeguards that apply. We may change providers, and will update the Privacy Policy if we do.

Training. **We do not use your financial data, your Input or your AI Output to train artificial intelligence models. Under the commercial terms that apply to our use of their services, our AI providers do not use it to train their models either.**

Retention at providers. An AI provider may hold data for a limited period under its standard commercial retention policy, and for longer where it is required to do so by law or in order to investigate misuse of its service. This is separate from training, and is described in our Privacy Policy.

The figures are not generated by AI. Insights are calculated by our own rules before any AI Feature is involved. The assistant reads those calculated figures — it does not compute them, and it is instructed not to state a figure we have not calculated.

8. AI Output — accuracy and reliance

AI Output is probabilistic, not deterministic. It can be wrong.

AI systems can produce output that is fluent, confident and factually incorrect. This is commonly called "hallucination". It is a known characteristic of the technology, not a defect in Meer, and no amount of engineering eliminates it entirely.

AI Output varies. The same question asked twice may be answered differently, and output is not unique to you — other users may receive similar or identical responses to similar questions. We may also update or replace the underlying model, and output may change as a result.

You must independently verify any AI Output before relying on it — and in particular before relying on it for any financial, tax, legal, credit, accounting or business purpose.

We do not warrant that AI Output is accurate, complete, current, or fit for any purpose. The assistant can only see the data you have given us; it does not know your full financial position.

We may limit how much you can use AI Features in a period, or change the technology behind them, in order to keep the Service running sustainably.

9. Accuracy of calculated figures

Meer calculates Insights from data you supply. Those figures may be wrong.

A figure can be inaccurate because of an incomplete or unusually formatted statement, a missing period, a transaction categorised incorrectly, a merchant identified incorrectly, a bank fee not recognised as a fee, or a recurring charge detected in error or not detected at all.

Meer is not a statement of account, a tax record, or a substitute for anything your bank gives you. Your bank's records are authoritative. Ours are derived.

Always check any figure against your own bank statement before relying on it — particularly for tax, legal, credit or dispute purposes.

We do not warrant that any Insight, total, category, merchant name or recurring charge is accurate, complete or current. Where we describe something as detected, identified or estimated, that is precisely what we mean.

10. Acceptable use

Please do not:

- use Meer for anything unlawful, or to process data you are not entitled to;
- upload data belonging to someone who has not agreed to it;
- attempt to access another user's account or data;
- **attempt to extract, copy or reconstruct our models, system prompts, insight rules or training data**, including by prompt injection or any similar technique;
- **attempt to bypass the assistant's safety behaviour**, including making it produce financial advice or content it is designed to decline;
- **present AI Output to any other person as professional advice**, or use Meer to advise others on their finances;
- use automated tools to query the Service, scrape it, or make excessive requests;
- reverse engineer or decompile the Service, except to the extent the law permits;
- resell, sublicense or provide the Service to third parties as your own;
- interfere with the operation or security of the Service.

We may suspend or close accounts that breach this clause.

11. Subscription and payment

Meer is a paid subscription. Current prices are shown in the app before you subscribe.

Purchases in the iOS app are processed by Apple, not by us. Apple is the seller of record and payment is charged to your Apple Account. **Your subscription renews automatically** at the then-current price unless you turn off auto-renewal at least 24 hours before the end of the current period. Manage and cancel it in your Apple Account settings.

We may change prices. **We will give you at least 30 days' notice before a price change affects you**, and you may cancel before it takes effect. Prices include VAT where applicable.

12. Free trial

We may offer a free trial. Unless you cancel before it ends, it converts to a paid subscription and you will be charged. We will make the length of the trial and the date of the first charge clear before you begin. One trial per person.

13. Cancellation and refunds

You may cancel at any time. Cancelling stops the next renewal — **you keep access until the end of the period you have paid for**.

Refunds for App Store purchases are handled by Apple under Apple's policies, and we cannot issue them. Please request a refund from Apple directly.

Nothing in this clause limits any right you have under the CPA that may not lawfully be excluded.

14. Our intellectual property

We own Meer — the software, the insight rules, the prompts, the design and the brand. **These Terms give you a personal, non-exclusive, non-transferable right to use the Service while you hold a valid subscription, and nothing more.** You may share screenshots of your own data.

If you send us suggestions, bug reports or ideas about Meer, we may use them without restriction and without owing you anything. This gives us no rights in your financial data.

15. Availability

We aim to keep Meer available, but **we do not guarantee uninterrupted or error-free operation**. The Service may be unavailable for maintenance, or because of a problem at a provider we depend on — including your bank or an AI provider.

We may discontinue Meer. If we do, we will give you reasonable notice, allow you to export your data, and refund any period you have paid for and not received.

16. Suspension and termination

We may suspend or end your access if you breach these Terms, if the law requires it, or if we reasonably believe your use creates a risk to us or to other users. Where it is reasonable to do so, we will tell you first and give you an opportunity to put it right. You may stop using Meer and delete your account at any time.

17. Limitation of our liability

17.1 We provide Meer as it is. Beyond what the law requires of us, **we do not warrant that the Service will be accurate, uninterrupted, secure, or fit for any particular purpose**.

17.2 AI Output. We are not liable for any loss arising from your reliance on AI Output that you did not independently verify. This includes loss arising from a hallucination, a factual error, a change in model behaviour, or output that differs from what you expected.

17.3 We are not liable for any decision you make, or do not make, after using Meer.

17.4 We are not liable for indirect or consequential loss, including lost profit, lost savings, lost opportunity, tax consequences, or loss arising from a figure produced by the Service being wrong.

17.5 Overall limit. Where we are liable to you for any reason, our total liability for all claims taken together is limited to the total amount you actually paid us for the Service in the 12 months before the event that gave rise to the claim. This is a single combined limit across all claims, not a separate limit for each claim.

17.6 Time limit. You must bring any claim within 12 months of becoming aware of the facts giving rise to it, to the extent the law permits us to set such a period.

17.7 Events outside our control. We are not liable for any delay or failure caused by something beyond our reasonable control. This includes your bank, your device, your network connection, a third-party provider on which the Service depends, failure of telecommunications or internet services, cyber-attack, change in law, and any act of God, fire, flood, civil unrest or industrial action.

17.8 What this clause does not cover. Nothing in these Terms excludes or limits liability that the law does not permit us to exclude — including liability for death or personal injury caused by our negligence, for fraud, or under any provision of the CPA or POPIA that may not be contracted out of.

18. Reimbursing us

You agree to reimburse us for any loss, claim or cost we suffer because you breached these Terms, uploaded data you were not entitled to, presented AI Output to another person as professional advice, or used the Service unlawfully.

19. Your rights under the law

You may have rights under the CPA, the Electronic Communications and Transactions Act 25 of 2002, and POPIA. **Nothing in these Terms reduces or removes any right that the law does not allow us to exclude.** Every provision of these Terms is to be treated as qualified to the extent necessary to comply with those Acts, and where a clause conflicts with such a right, that right applies.

20. Changes to these Terms

We may update these Terms. If a change materially affects you, **we will give you at least 30 days' notice** by email or in the app before it takes effect. Continuing to use Meer after that means you accept the change. If you do not accept it, cancel before it takes effect and we will refund any paid period you have not used.

The version and effective date on the first page always tell you which Terms apply.

21. General

Whole agreement. These Terms and the Privacy Policy are the whole agreement between us about the Service.

Survival. Clauses 8, 9, 14, 17, 18, 19 and 22 continue to apply after these Terms end or your account is closed.

Severability. If any clause is found unenforceable, the rest continues to apply.

No waiver. If we do not enforce a right immediately, we do not lose it.

No partnership. Nothing in these Terms makes either of us the agent or partner of the other.

Transfer. You may not transfer your rights under these Terms. We may transfer ours to a company that takes over our business, on notice to you, provided your rights are not reduced.

Notices. We will contact you at the email address on your account. Contact us at hello@vleeuwen.co.za.

Language. These Terms are written in English. Any translation is for convenience only, and the English version governs.

22. Governing law and complaints

These Terms are governed by the law of the Republic of South Africa, and the South African courts have jurisdiction.

If something goes wrong, please contact us first at hello@vleeuwen.co.za — most things are resolved quickly that way. You may also refer a complaint to the National Consumer Commission, or, regarding personal information, to the Information Regulator (South Africa).

23. Who we are, and how to contact us

Van Leeuwen Ventures (Pty) Ltd

A private company registered in South Africa

Registration number 2024/253044/07

11 Baywood Street, eMalahleni, Mpumalanga, 1035, South Africa

hello@vleeuwen.co.za

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