

Terms of Service

Smart Finance Workflows

Version	v1.5 — May 2026
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Provider	Multifinance B.V.
Chamber of Commerce	20171098
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1. Definitions

Term	Definition
Provider	Multifinance B.V., operator of Smart Finance Workflows
Customer	The legally registered business subscribing to the Service
Service	The Smart Finance Workflows SaaS platform, including all modules and updates
Agreement	The usage agreement between Provider and Customer, including these Terms and the DPA
DPA	The Data Processing Agreement, forming an integral part of the Agreement
Case type	A workflow definition within the Service, such as an expense declaration workflow or a consolidation workflow
Case	A workflow instance within the Service, such as a submitted expense declaration or a completed consolidation

2. Formation and acceptance

The Agreement is formed when the Customer checks the acceptance box at registration, confirming agreement with these Terms of Service and the Data Processing Agreement. By accepting, the Customer confirms:

- having authority to enter into the Agreement on behalf of the business;
- being a legally registered business with a valid VAT or tax identification number;
- having read the Privacy Statement (available at smartfinanceworkflows.com/en/legal/privacy-statement).

3. Service delivery

Provider grants Customer a non-exclusive, non-transferable right to use the Service for the duration of the Agreement. Provider endeavours to keep the Service as available as possible. Planned maintenance will be announced in advance.

4. Pricing and payment

Component	Billing
Cases	Per case type, at the per-case rate published on smartfinanceworkflows.com/en/pricing at the time of activation

AI usage costs are included in the case rate. AI costs can be invoiced in advance based on estimated consumption, with reconciliation taking place afterwards.

All amounts are in euros exclusive of VAT. Payment terms are 14 days from invoice date. If payment is not received by the due date, Customer will receive a payment reminder with a 14-day payment period. If payment is not received within this period, Provider is entitled to suspend access to the Service. Customer will be notified in advance in writing. Provider will not delete any data while the suspension is in effect. In the event of termination due to non-payment, Customer has a 30-day export window. After this window, data will be deleted in accordance with article 11.

Provider reserves the right to adjust pricing with 30 days' prior notice. Customer has the right to terminate the Agreement effective from the date the price change takes effect.

5. AI services

The Service uses AI capabilities for workflow assistance. Data is not used by AI processors to train models. AI processing takes place solely for the purpose of responding to your AI input or instructions.

AI outputs are advisory in nature and may be incomplete, inaccurate, or influenced by the quality of the input provided. AI functionality does not constitute legal, tax, accounting, or compliance advice. The Customer is responsible for validating AI outputs before acting on them. Final responsibility for processed data and decisions taken rests with the Customer.

6. External advisors

A Customer may grant access to an external accounting or advisory firm via the user invite flow, provided that firm is registered as a certified advisor on the platform. The external firm is responsible for having the necessary data processing agreements in place with its own clients before requesting access to their environment. Provider is not liable for the actions of external advisors within the Customer's environment.

7. Customer obligations

- Ensure the accuracy and completeness of data entered into the Service.
- Keep login credentials secure and report any unauthorised access immediately.
- Use the Service solely for lawful business purposes.
- Comply with all applicable laws and regulations, including the GDPR.
- Not transfer any rights or obligations under the Agreement to third parties without prior written consent from Provider.

8. Acceptable use

The Customer may not use the Service for:

- unlawful or fraudulent purposes;
- reverse engineering, decompiling, or otherwise reconstructing the software;
- extracting AI models, prompts, or model behaviour through automated or systematic querying;
- publishing benchmarks or performance comparisons of the Service without prior written consent from Provider;
- automated scraping, harvesting, or bulk retrieval of data;
- sending spam or unsolicited communications via the Service;
- disrupting the availability or integrity of the Service for other users;
- circumventing security measures or access controls;
- any use that is contrary to applicable laws and regulations.



9. Liability

Provider's total liability per event is limited to the amount paid by Customer to Provider in the twelve (12) months preceding the event giving rise to the claim, with a maximum of EUR 25,000. Liability for indirect damages, consequential loss, or loss of profits is excluded. This limitation does not apply in cases of wilful misconduct or gross negligence by Provider.

10. Force majeure

Provider is not liable for failures resulting from circumstances beyond its reasonable control, including but not limited to outages at suppliers, internet providers or cloud services, natural disasters, government measures, or other force majeure events. Provider will notify Customer as soon as practicable of any force majeure situation and its expected duration.

11. Intellectual property and data management

All rights to the Service, software, and related materials vest in Provider or its licensors. Customer retains full ownership of all data it enters into the Service. Following termination of the Agreement, Customer has 90 days to export its data; Provider will keep the data available until the end of this export window. In the event of termination due to non-payment, the export window is 30 days.

Provider reserves the right to delete financial administration data older than ten years, after notifying the Customer at least 90 days in advance in writing.

12. Term and termination

The Agreement is entered into for an indefinite period and may be terminated on a monthly basis effective at the end of the current calendar month, by email to info@smartfinanceworkflows.com or via the account settings. Provider may terminate the Agreement with 60 days' notice. Customer will be notified in writing.

Upon termination: outstanding cases will be invoiced up to the date of termination, and prepaid costs will be refunded on a pro-rata basis based on actual usage up to the date of termination.

13. Changes to these Terms

Provider reserves the right to amend these Terms with 30 days' prior notice. If Customer does not accept the amendment, Customer has the right to terminate the Agreement effective from the date the amendment takes effect.

14. Governing law and disputes

The Agreement is governed by Dutch law. These Terms of Service are partly based on the NLdigital Voorwaarden (nldigital.nl). The parties will endeavour to resolve any dispute first through mediation in accordance with the MfN rules (mfregister.nl). If mediation fails, disputes will be submitted to the competent court in the district of Oost-Brabant.

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