EKSELENS · ERIO — TERMS

# Terms of Service

Ekselens Consulting · The Risk Decision-Intelligence Layer · Version 1.1 · 12 November 2026

These Terms of Service ("Terms") govern access to and use of the EKSELENS · ERIO platform ("the Platform") provided by Ekselens Consulting ("we", "us"). By accessing the Platform you agree to these Terms on behalf of your organisation ("Customer").

## 1. The service

We grant the Customer a non-exclusive, non-transferable right to access the Platform for its internal risk-management purposes during the subscription term, subject to these Terms and any order form.

## 2. Accounts & security

The Customer is responsible for the confidentiality of its credentials and for activity under its accounts. Users must be named individuals; credentials must not be shared. We provide role-based access, optional multi-factor authentication and enterprise SSO/SCIM to help the Customer enforce its own policy.

## 3. Acceptable use

Use of the Platform is subject to our Acceptable Use Policy. The Customer must not misuse the Platform, attempt to breach its security, or use it unlawfully or to infringe third-party rights.

## 4. Customer data

The Customer retains all rights in the data it uploads. We process personal data as a processor under our Data Processing Agreement. We will not access Customer data except to provide and support the service, or as required by law.

## 5. Intellectual property

The Platform, its methodology and underlying technology (including filed patent GB2613313.2) are and remain our property. Nothing in these Terms transfers any of our intellectual property to the Customer.

## 6. AI-assisted features

Certain features use third-party AI models to assist analysis. Outputs are decision-support, are labelled where AI-assisted, and should be reviewed by a competent person; they are not a substitute for professional judgement. Quantified figures are presented as ranges, not guarantees.

## 7. Fees

Fees, billing frequency and any pilot terms are set out in the applicable order form. Unless stated otherwise, fees are exclusive of taxes and are non-refundable except as required by law.

## 8. Availability & support

Target availability and support response times are described in our Service Level Agreement. We may perform maintenance and will use reasonable efforts to minimise disruption.

## 9. Warranties & liability

The Platform is provided on a commercially reasonable basis. To the extent permitted by law, our aggregate liability is limited to the fees paid in the **12** months preceding the claim, and we exclude indirect or consequential loss. Nothing limits liability that cannot be limited by law.

## 10. Term & termination

These Terms run for the subscription term. Either party may terminate for material uncured breach. On termination we will make Customer data available for export for **30** days, then delete or anonymise it per the DPA.

## 11. Governing law

These Terms are governed by the laws of England & Wales, and the courts of England & Wales have exclusive jurisdiction.

This document is a template provided for transparency and procurement review. Bracketed items ([like this]) must be completed and the whole document reviewed by qualified counsel before it forms part of a binding contract.