



Divvly Terms of Service

Last updated: January 25, 2026

These Terms of Service govern your use of the Divvly website available at www.divvly.app and Divvly mobile applications.

1. General Provisions

1.1. Service Provider

The Divvly service is provided by:

ProWebDev

ul. Jarzębinowa 69, 52-200 Karwiany, Poland

NIP: 639-194-31-91

Email: support@divvly.app

1.2. Definitions

The following terms used in these Terms have the meanings set forth below:

- **Service** – the Divvly website available at www.divvly.app and related mobile applications
- **User** – a natural person who is at least 16 years old and has full legal capacity, using the Service
- **Account** – a User's individual account in the Service, enabling access to Service features

- **Services** – services provided electronically by the Service Provider through the Service
- **Group** – a collection of Users sharing expenses within the Service
- **Subscription** – a paid plan providing access to extended Service features
- **Terms** – this document

1.3. Acceptance of Terms

By using the Service, you agree to these Terms. If you do not agree with these Terms, you should not use the Service.

2. Description of Services

2.1. Scope of Services

Divvly enables you to:

- Create groups for sharing expenses
- Add and manage expenses
- Automatically calculate settlements between group members
- Scan receipts with automatic data recognition (OCR)
- Intelligently categorize expenses using artificial intelligence
- Convert expenses between different currencies
- Export expense data
- Import expenses from CSV files
- Receive notifications about new expenses and settlements

2.2. Service Tiers

The Service is available in the following tiers:

Tier	Description

Free	Basic expense splitting features, limited number of groups and features
Pro (Subscription)	Full access to all features, including receipt OCR, currency conversion, expense import, advanced analytics
Add-ons	Option to purchase individual premium features without a full subscription

2.3. Service Availability

The Service Provider strives to ensure uninterrupted availability of the Service but does not guarantee 100% uptime. The Service may be temporarily unavailable due to:

- Maintenance and updates
- Technical failures
- Force majeure events
- Actions of third parties for which the Service Provider is not responsible

3. Registration and Account

3.1. Registration Requirements

To create an Account in the Service, a User must:

- Be at least 16 years old
- Have an active email address
- Accept these Terms
- Accept the Privacy Policy

3.2. Registration Methods

Registration is available through:

- Registration form (email and password)
- Sign in with Google
- Sign in with Facebook
- Sign in with Apple

3.3. Account Security

Users are required to:

- Provide accurate information during registration
- Keep their Account password confidential
- Not share their Account with third parties
- Immediately notify the Service Provider of any suspected unauthorized access to their Account

3.4. Account Deletion

Users may delete their Account at any time through:

- The "Delete account" option in Service settings
- Contacting customer support at support@divvly.app

Account deletion results in permanent removal of User data, except for data that the Service Provider is required to retain under applicable law.

4. User Obligations

4.1. Permitted Use

Users agree to:

- Use the Service in accordance with its intended purpose
- Comply with applicable laws
- Respect the rights of other Users

- Enter accurate and truthful expense information

4.2. Prohibited Activities

Users are prohibited from:

- Using the Service for illegal purposes
- Taking actions that may disrupt Service operation
- Attempting to gain unauthorized access to Service systems
- Distributing malicious software
- Using the Service for money laundering or other criminal activities
- Automatically collecting data from the Service (scraping)
- Creating fake accounts or impersonating others
- Infringing intellectual property rights of the Service Provider or third parties

4.3. User Content

Users are fully responsible for content entered into the Service, including expense descriptions, group names, and uploaded receipt photos.

5. Payments and Subscriptions

5.1. Payment Processor

Payments in the Service are processed by **Stripe, Inc.** – a certified payment processor compliant with PCI DSS Level 1 standards.

5.2. Pricing

Current subscription and add-on prices are available on the pricing page in the Service. Prices are displayed in the User's selected currency and include VAT (where applicable).

5.3. Billing Period

Subscriptions are billed on a monthly or annual basis, depending on the selected plan. The subscription period begins on the date of payment.

5.4. Automatic Renewal

Subscriptions are automatically renewed at the end of each billing period unless the User cancels the subscription before the end of the current period.

5.5. Cancellation

Users may cancel their subscription at any time through Account settings. Cancellation takes effect at the end of the current billing period – Users retain access to premium features until that time.

5.6. Refunds

Refund requests are handled on a case-by-case basis. Users may request a refund within 14 days of payment by contacting customer support. Refunds are not available if the User has actively used premium features during the subscription period.

5.7. Price Changes

The Service Provider reserves the right to change subscription prices. Users will be notified of price changes at least 30 days in advance. New prices take effect from the next billing period.

6. Intellectual Property

6.1. Service Provider Rights

All intellectual property rights to the Service, including:

- Source code and software
- User interface and design
- Logos, trademarks, and names
- Content and documentation

belong to the Service Provider or its licensors and are protected by copyright and other intellectual property laws.

6.2. User License

The Service Provider grants Users a non-exclusive, non-transferable license to use the Service in accordance with its intended purpose and these Terms.

6.3. Restrictions

Without written consent from the Service Provider, the following are prohibited:

- Copying, modifying, or distributing the Service
- Decompiling or reverse engineering the software
- Removing copyright notices
- Using Service elements in other products

7. Liability

7.1. Limitation of Liability

To the maximum extent permitted by law, the Service Provider is not liable for:

- Indirect, incidental, or consequential damages
- Loss of data, profits, or revenue
- Service availability interruptions
- Actions or omissions of third parties
- Calculation errors resulting from incorrect data entered by Users
- Content entered by Users

7.2. Informational Nature

Calculations and suggestions generated by the Service (including those generated by artificial intelligence) are for informational and assistance purposes only. Users should verify data accuracy and not treat results as binding financial settlements or legal/tax advice.

7.3. Maximum Liability

In the event the Service Provider is found liable, maximum compensation is limited to the fees paid by the User in the 12 months preceding the event.

7.4. User Liability

Users are liable for:

- All actions taken using their Account
- Accuracy of entered data
- Damages caused to the Service Provider or third parties due to Terms violations

8. Data Protection

The processing of Users' personal data is governed by the [Privacy Policy](#), which forms an integral part of these Terms.

9. Complaints

9.1. Filing Complaints

Complaints regarding Service operation can be submitted:

- By email to: support@divvly.app
- In writing to the Service Provider's registered address

9.2. Complaint Content

A complaint should include:

- User identification data (name, email)
- Problem description
- Expected resolution

9.3. Response Time

Complaints are processed within 14 days of receipt. If additional information is required, the deadline may be extended, and the User will be notified accordingly.

10. Termination

10.1. Termination by User

Users may terminate the agreement at any time by deleting their Account.

10.2. Termination by Service Provider

The Service Provider may terminate the agreement and block a User's Account in case of:

- Violation of these Terms
- Providing false information during registration
- Using the Service for illegal purposes
- Actions harmful to the Service or other Users
- Account inactivity for more than 24 months

10.3. Effects of Termination

Termination results in:

- Loss of access to the Account and stored data
- Loss of unused premium features (without refund)
- Obligation to settle any outstanding payments (if applicable)

11. Changes to Terms

11.1. Right to Modify

The Service Provider reserves the right to modify these Terms for important reasons, such as:

- Changes in applicable law
- Introduction of new features or services
- Changes in technical conditions of service provision
- Improving User security

11.2. Notification of Changes

Users will be notified of Terms changes at least 14 days in advance through:

- Email notification
- In-Service notification

11.3. Acceptance of Changes

Continued use of the Service after changes take effect constitutes acceptance of the modified Terms. Users who do not accept the changes should delete their Account before the changes take effect.

12. Final Provisions

12.1. Governing Law

These Terms are governed by Polish law. Matters not regulated by these Terms are subject to the provisions of the Civil Code and the Act on Providing Services by Electronic Means.

12.2. Dispute Resolution

Any disputes arising from these Terms shall be resolved by the court having jurisdiction over the Service Provider's registered office, provided that consumers have the right to have disputes resolved by the court having jurisdiction over their place of residence.

12.3. Alternative Dispute Resolution

Consumers have the option to use out-of-court complaint and claim resolution methods, including:

- ODR Platform (Online Dispute Resolution): <https://ec.europa.eu/consumers/odr>
- Mediation through provincial trade inspection offices
- Permanent consumer arbitration courts

12.4. Severability

If any provision of these Terms is found to be invalid or unenforceable, the remaining provisions shall remain in full force and effect.

12.5. Contact

For matters related to these Terms, please contact:

ProWebDev

ul. Jarzębinowa 69, 52-200 Karwiany, Poland

Email: support@divvly.app