

Terms of service

Last updated: 25 July 2026

1. Who we are.

Private Operating ("the Service") is provided by Harry Davies, sole trader, NIF Y5041549D, operating from Spain. References to "we", "us" and "our" are to the operator. Contact: harrycroxforddavies@gmail.com.

2. Acceptance.

By creating an account or using the Service you agree to these Terms and to our Privacy Policy. If you do not agree, do not use the Service.

3. The Service.

Private Operating is a personal operations system for managing invoices, expenses, contacts and related records. Some features rely on third-party providers (Supabase, Anthropic, Google, Telegram); their own terms apply. The Service is provided on a continuing basis but may be modified, paused or discontinued at our discretion; reasonable notice will be given for material changes affecting access to your data.

4. Your account.

(a) You must provide accurate registration information and keep it current. (b) You are responsible for keeping your credentials secret and for all activity under your account. (c) You must be legally capable of entering into a contract under your jurisdiction. (d) One person, one account; you may not share or transfer your account without our written consent.

5. Acceptable use.

You agree not to: use the Service for anything illegal under Spanish or EU law; upload content that infringes intellectual property, contains malware, or violates the rights of others; send unsolicited bulk email or otherwise breach anti-spam laws; reverse-engineer, scrape, overload, or interfere with the Service or its underlying infrastructure; or automate access in a way that imposes disproportionate load. We may suspend or terminate accounts that breach this clause without notice if necessary to protect the Service or its users.

6. Your content.

You retain ownership of all data, files and records you create or upload through the Service ("Your Content"). You grant us only the limited licence necessary to host, process and display Your Content for the purpose of operating the Service for you. We do not use Your Content to train AI models or for any purpose beyond running the Service.

7. Fees.

The Service is currently provided free of charge. If we introduce paid tiers, we will give reasonable advance notice and an opportunity to export your data before any charge applies.

8. Termination.

You can close your account at any time from the Profile page; closure triggers data deletion as described in the Privacy Policy, subject to legal retention obligations. We may suspend or terminate your account if you breach these Terms, if required by law, or if continuing to provide the Service exposes us to disproportionate risk. Where practical we will give advance notice and an opportunity to export your data.

9. Disclaimer.

The Service is provided "as is" and "as available". We do not warrant that it will be uninterrupted, error-free, or fit for any particular purpose. AI-generated extractions are best-effort and should be reviewed before being relied on for accounting or tax purposes. You are responsible for keeping your own backups of records you depend on. Figures derived from third-party data (currency rates, AI extractions) are informational and not a substitute for professional advice.

10. Limitation of liability.

To the maximum extent permitted by law, our aggregate liability arising out of or relating to the Service is limited to the amount you have paid us, if any, in the twelve months preceding the event giving rise to the claim. We are not liable for indirect, incidental, special, consequential or punitive damages, or for loss of profits, revenue, data or goodwill. Nothing in these Terms excludes liability that cannot be excluded under Spanish or EU law, including consumer protection law where applicable.

11. Indemnity.

You agree to indemnify and hold us harmless from any claim brought by a third party arising out of your breach of these Terms, your misuse of the Service, or content you upload that infringes the rights of others.

12. Changes.

We may update these Terms; the "Last updated" date will reflect the most recent change and material changes will be notified to account holders by email. Continued use after the effective date constitutes acceptance.

13. Governing law.

These Terms are governed by the laws of the Kingdom of Spain. Any dispute is subject to the exclusive jurisdiction of the competent courts of Spain, without prejudice to mandatory consumer protection rules that grant you the right to bring proceedings in your country of residence.

14. Contact.

harrycroxforddavies@gmail.com.