

Terms of Service

Version 4.2, effective 1 September 2026. Page 1 of 5

1. About these terms

These terms form the agreement between you and Meridian Ledger Ltd for use of the Meridian bookkeeping service. They replace version 4.1 dated 3 February 2026.

1.1 What changed in this version

Clause 6 now states a fourteen day export window after cancellation, previously seven. Clause 9 adds a named data protection contact. Clause 11 removes the arbitration requirement for consumers in the United Kingdom.

1.2 Who these terms apply to

They apply to the account holder and to every user the account holder invites. The account holder is responsible for the acts of invited users.

1.3 Definitions

Service	The Meridian web and mobile application
Content	Data you upload or generate in the service
Plan	The subscription tier shown on your account
Business day	Monday to Friday excluding bank holidays

2. Your account

2.1 Registration

You must give accurate registration details and keep them current. You must be at least eighteen years old and able to enter a contract in your jurisdiction.

2.2 Security

You are responsible for keeping your credentials secret. Tell us within one business day if you believe an account has been accessed without permission.

2.3 Acceptable use

You may not use the Service to store unlawful content, to attempt to breach its security, to resell access without a written reseller agreement, or to run automated requests at a rate that degrades the Service for others.

3. Fees and payment

Fees are those shown on your Plan at the time of renewal. We give thirty days notice of a price change by email to the account holder. Invoices are due on issue and are collected by the payment method on file. Failed collections are retried twice.

4. Availability and support

4.1 Service level

Target monthly uptime	99.9 percent
Measurement window	Calendar month, UTC
Planned maintenance	Excluded, notified 5 days ahead
Service credit at under 99.9	10 percent of monthly fee
Service credit at under 99.0	25 percent of monthly fee
Credits are the sole remedy for missed uptime and must be claimed within thirty days.	

4.2 Support hours

09:00 to 18:00 UK time on business days. First response target four working hours for standard requests and one working hour where the Service is fully unavailable.

5. Your content

You keep all rights in your Content. You grant us the licence needed to host, back up and display it so the Service can work. We do not use your Content to train models.

6. Cancellation and export

You may cancel at any time from account settings. Cancellation takes effect at the end of the current billing period and we do not refund part periods.

6.1 Export window

For fourteen days after the subscription ends you keep read and export access. Export produces CSV for ledgers and PDF for filed reports. After fourteen days the account is closed and data is deleted from live systems within thirty days, and from backups within a further ninety days.

7. Suspension

We may suspend an account for non payment after two failed collections and fourteen days notice, or immediately where use threatens the security of the Service.

8. Liability

Nothing here limits liability for death, personal injury or fraud. Otherwise our total liability in any twelve month period is limited to the fees you paid in that period.

9. Data protection

We act as processor for the Content you upload and as controller for account and billing records. Our processing terms are incorporated by reference and are available in the trust centre.

Data protection contact	privacy at meridianledger.example
Primary hosting region	London, United Kingdom
Backup region	Dublin, Ireland
Sub-processors listed at	trust page, updated monthly

10. Changes to these terms

We give thirty days notice of material changes. If you do not accept a change you may cancel before it takes effect and we will refund any unused prepaid period.

11. Law and disputes

These terms are governed by the law of England and Wales. Consumers may bring proceedings in their local courts. Business customers agree to the exclusive jurisdiction of the courts of England and Wales.

Questions about these terms: legal at meridianledger.example.