

KINSHIP PLATFORM TERMS · LEGAL

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Kinship Platform Terms

This agreement is between you and **Legacy FS Limited**, registered in England and Wales (company number 14762350, registered office 88 Burroughs Drive, Dartford, England, DA1 5TX). We trade as **Kinship**. It covers your free Kinship account and the app. Other things have their own short terms shown at the moment you do them: buying a Plan, contributing to one, or accepting a care membership in the country where care is delivered - that last one is with the local Kinship company for that country, the "**Care Partner**". The Care Partner is always named in the Plan itself, and the current Care Partner for each country is listed in our Care Partner Schedule; we'll always tell you when you're agreeing with them.

1. Your account

The heart of it: free, for anyone 18 or over, one each.

You need to be 18 or over, give accurate details and keep them current. One account per person; keep your credentials safe - you're responsible for what happens under your account unless we caused it. Your agreement with us starts when you tick the box at sign-up and create the account. We verify who you are when you create your account - everyone is verified, whatever their role, because verified identities keep every plan safe; our Privacy Notice explains how that information is handled.

What your free account includes is always shown in the app - today, the app itself, Kemi and your kin network. It will change as Kinship grows: we may add things, change them or withdraw them, and we'll tell you when something meaningful changes. From time to time we may also offer you extras - a doctor's consultation, a care visit, or something else - free or paid, each with its own conditions shown in the app when we give it. There's no standing free allowance, and offers can differ from person to person and end when they say they do. Anything you've bought, and anything that's part of a paid Plan, is honoured under its own terms. When a Plan is active on you or run by you, parts of the app step up - that's part of what Plan fees pay for.

2. Kemi

The heart of it: Kemi helps look after your people, she'll keep growing - and the choices stay yours.

Kemi is Kinship's AI companion. She helps look after members and their plans - today that means things like check-ins, reminders, bookings, and explaining what's included or what a document says - and what Kemi can do will keep growing. Anything she tells you about health benefits comes from the benefit provider's own documents, in their words. As Kemi grows, anything new that needs a choice from you - like acting on your behalf or spending money - is asked for in the app before it happens. Choices about levels, products and spending are always yours to make. Kemi is a companion, not a medical service: she never diagnoses, and in an emergency, contact emergency services.

3. Playing fair

The heart of it: don't use Kinship to harm anyone or break it.

Don't use the app unlawfully or to harm, harass or defraud; don't try to access other people's accounts or data; don't interfere with, copy, scrape or reverse-engineer the app beyond what the law allows; and don't add someone to your kin who you have reason to think would object. If an account seriously breaks these rules we can suspend or restrict it - with reasons and a chance to respond, unless the risk means we have to act first.

4. Whose stuff is whose

The heart of it: the app is ours; your content is yours.

The app, Kemi and our content belong to us or our licensors; you get a personal licence to use them as intended. What you add - photos, notes, visit logs - stays yours; you let us host it and show it to the people you (or the relevant plan member) choose, and use it as needed to run the service and follow the law.

5. The app itself

The heart of it: we aim for always-on, and we'll warn you before big changes.

We work to keep the app available but can't guarantee it. We can change or retire features, with reasonable notice of anything material that affects you adversely.

6. If things go wrong

The heart of it: we're always responsible for what the law says - and the account is free, so beyond that our liability is small.

Nothing limits our liability for death or personal injury caused by our negligence, for fraud, or for anything the law won't let us limit. Beyond that, we're not responsible for unforeseeable losses or business losses, and - the account being free - our total liability under these platform terms is capped at £100. Anything to do with a Plan or a contribution is governed by those terms instead.

7. Leaving, and changes to these terms

The heart of it: close your account any time; we give 30 days' notice of material changes.

Close your account in Settings whenever you like. Closing it doesn't by itself end a Plan, contribution or care membership - the app shows you what's affected first. We can update these terms with at least 30 days' notice of material changes; if you object, close your account before they start.

8. Complaints and the legal bits

Complaints to complaints@withkinship.ai: acknowledged within 3 working days, with our full response within 15 working days and always a final response within 30 working days; our complaints procedure explains the steps and who handles what. These terms are governed by the law of England and Wales, non-exclusive jurisdiction of its courts; Scotland and Northern Ireland residents can use their local courts and everyone keeps their local consumer rights. Nobody else gets rights under this agreement. If part of it is held invalid the rest stands; not enforcing something isn't a waiver; we can transfer this agreement to a buyer of our business on notice without reducing your rights. If a heart-of-it line and its section ever seem to disagree, the section is the term.