



# HOWZIT AI

## Legal & Compliance Pack

Orbitfin (Pty) Ltd

Republic of South Africa

# Terms of Service

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## Effective Date

1 March 2026

## Description of Service

Howzit AI provides AI-powered informational and productivity assistance. It is not a law firm or licensed advisory service.

## No Professional Advice

All outputs are for general informational purposes only and do not constitute legal, financial, or medical advice.

## User Responsibilities

Users may not misuse, exploit, reverse engineer, or engage in unlawful activities using the App.

## AI Limitations

AI responses may contain inaccuracies. Users must independently verify critical information.

## Subscriptions & Billing

All billing is processed securely via Apple. We do not store payment information.

## Limitation of Liability

Use of the App is at your own risk. Orbitfin (Pty) Ltd shall not be liable for indirect or consequential damages.

## Governing Law

These Terms are governed by the laws of the Republic of South Africa.

# Privacy Policy

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## Information We Collect

We may collect account data, usage data, conversation content, and limited device metadata to operate the service.

## AI Processing

Messages may be processed via secure backend infrastructure and OpenAI API. API data is not used for model training.

## Push Notifications

Users may enable Daily Boost notifications. Notifications can be disabled in iOS settings.

## Data Storage

Data is stored securely on cloud infrastructure with reasonable safeguards.

## Data Sharing

We do not sell user data. Data may be shared only with service providers or if legally required.

## User Rights

Users may request deletion of their data by contacting [support@howzitai.co.za](mailto:support@howzitai.co.za).

## Children's Privacy

The App is not intended for children under 13 years old.

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Orbitfin (Pty) Ltd

[support@howzitai.co.za](mailto:support@howzitai.co.za)

<https://www.howzitai.co.za>