

TERMS OF USE

kilda.app | Effective: May 4, 2026 | Version 1.0

1. Operator

Kilda ("the Platform") is operated by an individual based in Sweden with project collaborators in Spain, Belgium, and the United Kingdom. The Platform is a non-commercial, open-access tool for stress-testing exchange-traded funds against climate-related risks. Contact: hello@kilda.app.

2. Acceptance

By accessing or using the Platform, you agree to be bound by these Terms of Use ("Terms"). If you do not agree, you must not use the Platform. These Terms constitute the entire agreement between you and the operator with respect to your use of the Platform.

3. Access and Availability

The Platform is provided free of charge and without registration. The operator reserves the right to modify, suspend, or discontinue the Platform – in whole or in part, with or without notice – at any time and for any reason. The operator is under no obligation to maintain, update, or continue operating the Platform.

4. Permitted Use

The Platform is intended for personal, non-commercial, informational, and educational use. You may view and interact with the Platform's analytical outputs for your own purposes. You may not reproduce, scrape, systematically extract, redistribute, sublicense, or commercially exploit any content, data, analytics, or outputs from the Platform without prior written consent from the operator. You may not use automated systems (including bots, crawlers, or scripts) to access the Platform in a manner that exceeds reasonable human usage.

5. No Financial Advice

The Platform provides general information for educational and informational purposes only. Nothing on this Platform constitutes personal financial advice, investment advice, a recommendation to buy, sell, or hold any fund or asset, or an offer or solicitation of any kind. The Platform's analytical outputs are not tailored to your financial situation, objectives, or risk tolerance. They do not constitute investment research or financial analysis within the meaning of any applicable financial-services regulation. You are solely responsible for conducting your own research and due diligence before making any investment decision. The operator is not a regulated financial adviser, broker, dealer, or investment firm under the laws of any jurisdiction.

6. No Warranties

The Platform, including all content, data, analytics, and outputs, is provided on an "as is" and "as available" basis without warranties of any kind, whether express, implied, or statutory. To the maximum extent permitted by applicable law, the operator disclaims all warranties, including but not limited to warranties of accuracy, completeness, reliability, timeliness, fitness for a particular purpose, merchantability, and non-infringement. The operator does not warrant that the Platform will be uninterrupted, error-free, or free of harmful components, or that any data or analytical output is current, correct, or complete.

7. Limitation of Liability

To the maximum extent permitted by applicable law, the operator shall not be liable for any direct, indirect, incidental, special, consequential, or exemplary damages arising out of or in connection with your access to or use of (or inability to use) the Platform, including but not limited to damages for loss of profits, data, goodwill, or other intangible losses, even if the operator has been advised of the possibility of such damages. This limitation applies regardless of the legal theory on which the claim is based, whether in contract, tort (including negligence), strict liability, or otherwise. Nothing in these Terms excludes or limits liability for fraud, for death or personal injury caused by negligence, or for any other liability that cannot be excluded or limited under applicable law.

8. Intellectual Property

All intellectual property in the Platform is owned by or licensed to the operator. These Terms grant you no rights in the Platform's intellectual property other than the limited right to use the Platform in accordance with Section 4. Feedback, suggestions, or ideas submitted to the operator via email become the property of the operator, who may use them without restriction or obligation.

9. Third-Party Data

The Platform may incorporate data obtained from third-party sources. Such data is provided without endorsement, guarantee of accuracy, or representation of completeness by the operator. The operator is not responsible for errors, omissions, or inaccuracies in third-party data. Your use of outputs derived from third-party data is at your own risk.

10. Privacy

The operator's handling of personal data is described in the Platform's Privacy Policy and Cookie Policy, both accessible from the site footer. By using the Platform, you acknowledge that you have read those documents.

11. Modifications to These Terms

The operator may revise these Terms at any time by updating this page and revising the effective date and version number above. Continued use of the Platform after a revision constitutes acceptance of the revised Terms. Material changes will be communicated through a notice on the Platform.

12. Governing Law and Jurisdiction

These Terms are governed by and construed in accordance with the laws of Sweden, without regard to its conflict-of-laws principles. Any dispute arising out of or in connection with these Terms shall be submitted to the exclusive jurisdiction of the courts of Sweden. If you are a consumer habitually resident in the European Union or the United Kingdom, nothing in this section deprives you of the protection of the mandatory provisions of the law of your country of residence, or of your right to bring proceedings in the courts of that country, in accordance with Regulation (EU) No 1215/2012 or equivalent applicable law.

13. Severability

If any provision of these Terms is held to be invalid or unenforceable, that provision shall be enforced to the maximum extent permissible, and the remaining provisions shall continue in full force and effect.

14. Contact

For questions about these Terms, contact: hello@kilda.app.