Terms of Service

Effective date: 15 November 2026 • Last updated: 15 November 2026

These Terms of Service (?Terms?) govern your access to and use of the Impact365platform, websites and related services (collectively, the ?Service?) operated by [Operator Legal Name] (Company No. [_____]) (?we?, ?us?, ?our?). By accessing or using the Service, you (?you?, the ?Customer?) agree to be bound by these Terms.

1. The Service

Impact365 is a software-as-a-service back-office platform for small and medium enterprises, providing accounting operations, cash-flow management, company-secretarial records, document storage, HR/payroll integration (via GajiHub) and an AI assistant. The Service is provided on a multi-tenant basis; your data is logically isolated from that of other customers.

2. Accounts & eligibility

- ? You must be at least 18 years old and authorised to act on behalf of your organisation.
- ? You are responsible for maintaining the confidentiality of your login credentials and for all activity under your account.
- ? You must provide accurate company and user information and keep it up to date.
- ? You are responsible for the acts and omissions of users you invite to your tenant.

3. Subscriptions, fees & billing

- ? Paid plans are billed in advance on a recurring basis according to your selected plan.
- ? Fees are stated in Malaysian Ringgit (RM) and are exclusive of applicable taxes (including SST) unless stated otherwise.
- ? Unless required by law, fees are non-refundable. You may cancel renewal at any time, effective at the end of the current billing period.
- ? We may change pricing on reasonable prior notice; changes apply from your next renewal.

4. Acceptable use

You agree not to: (a) use the Service unlawfully or in breach of any applicable regulation; (b) upload malicious code or attempt to gain unauthorised access; (c) interfere with or disrupt the integrity or performance of the Service; (d) reverse engineer the Service except to the extent permitted by law; or (e) use the Service to store or transmit content that infringes third-party rights.

5. Customer data & ownership

As between you and us, you retain all rights to the data you submit to the Service (?Customer Data?). You grant us a limited licence to host, process and transmit Customer Data solely to provide and support the Service. Our handling of personal data is described in our Privacy Policy and PDPA Notice.

6. Third-party services

The Service integrates with third parties, including GajiHub (HR/payroll) and AI providers. Your use of those integrations may be subject to their own terms. We are not responsible for

third-party services and your enabling of an integration authorises the associated data exchange.

7. Professional & AI disclaimer

The Service ? including AI-generated summaries, draft resolutions and reports ? is provided for information and productivity purposes only and does not constitute accounting, tax, legal or company-secretarial advice. You remain responsible for reviewing outputs with a qualified professional before filing, submitting or relying on them. We do not submit statutory filings on your behalf.

8. Availability

We aim to keep the Service available but do not warrant uninterrupted or error-free operation. We may perform maintenance and may suspend access where necessary to protect the Service or comply with law.

9. Suspension & termination

We may suspend or terminate your access for material breach of these Terms, non-payment, or where required by law. On termination you may export your Customer Data for a limited period, after which it may be deleted in accordance with our retention practices.

10. Limitation of liability

To the maximum extent permitted by law, neither party is liable for indirect, incidental or consequential losses. Our aggregate liability arising out of or relating to the Service is limited to the fees paid by you for the Service in the twelve (12) months preceding the event giving rise to the claim.

11. Indemnity

You agree to indemnify us against claims arising from your Customer Data or your breach of these Terms, except to the extent caused by our breach or negligence.

12. Governing law

These Terms are governed by the laws of Malaysia, and the parties submit to the exclusive jurisdiction of the Malaysian courts.

13. Changes to these Terms

We may update these Terms from time to time. Material changes will be notified through the Service or by email. Continued use after the effective date constitutes acceptance.

14. Contact

Questions about these Terms: raychung@slvgroup.com.my.