



## TERMS OF SERVICE

# The terms we operate under.

The terms governing your use of the CLVR Benefits website and platform.

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### LAST UPDATED

May 21, 2026

### VERSION

v1.27.2

### LEGAL

[legal@clvrbenefits.com](mailto:legal@clvrbenefits.com)

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**SECTION 01**

# Introduction

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Welcome to CLVR Benefits AB ("we," "us," or "our"). These Terms of Service ("Terms") provide a general overview of the terms governing use of our website and services, which help employers offer flexible benefits to their employees.

CLVR is not a self-serve product. Every customer is onboarded under a formal commercial agreement that we prepare and counter-sign with the company, and individuals cannot register for CLVR on their own. These Terms apply alongside that signed agreement: the agreement carries the specific commercial and operational details for each customer, and if anything in these Terms conflicts with the signed agreement, the signed agreement prevails.

By accessing or using our services, you agree to comply with and be bound by these Terms.

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SECTION 02

## Eligibility

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CLVR is offered to companies and the employees of those companies. Two paths into the platform, with different eligibility:

- Signing on behalf of a company. If you are negotiating or signing the commercial agreement, you must have the legal authority to bind your employer or organisation to it.
- Using the platform as an employee. If your employer has signed an agreement with CLVR and has extended access to you, you must be at least 18 years old to use the service.

Individuals cannot register for CLVR on their own. Access exists only through an active customer agreement held by an employer.

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**SECTION 03**

# User Responsibilities

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When using our services, you agree to:

- Provide accurate and complete information as required.
- Comply with all applicable laws and regulations.
- Not use our services for any illegal or unauthorized purpose.
- Not attempt to disrupt or interfere with the security or functionality of our services.

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**SECTION 04**

# Data Collection and Privacy

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We collect and process personal data in accordance with our Privacy Policy. By using our services, you consent to the collection and use of your data as described therein.

For more detailed information regarding our commitment to security, data protection and responsible operations, please visit our Trust Center.

**SECTION 05**

## **AI-Assisted Processing**

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Our platform offers optional AI-powered features for processing employee benefit claims and expense reports. These features include receipt data extraction and automated expense evaluation. AI-assisted features are enabled at the discretion of the subscribing employer.

All automated decisions are subject to human oversight. HR representatives retain full access to review, revert, or override any AI decision. Employees are informed when AI is involved in processing their expense reports and may request manual review.

AI processing is performed by third-party providers (currently Anthropic) under strict data processing terms. We do not use your data to train models. We retain only what is necessary for these features and for audit compliance. See our Privacy Policy and Trust Center for full details.

SECTION 06

## Formal Contract

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A formal contract is signed between CLVR Benefits AB and our customers before access to our services is granted. This contract includes:

- A detailed outline of the services to be provided.
- Specific terms and conditions governing the use of our services.
- Payment terms, including fees and billing schedules.
- Responsibilities and obligations of both parties.
- Termination clauses and dispute resolution mechanisms.

The signed contract takes precedence over these Terms of Service in the event of any discrepancies.

**SECTION 07**

# Payment Terms

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Payment terms, including fees, billing schedules, and refund policies, are outlined in the formal contract signed between CLVR Benefits AB and our customers. Failure to pay may result in the suspension or termination of your access to our services.

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SECTION 08

# Termination

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We reserve the right to suspend or terminate your access to our services at any time, with or without notice, for any reason, including but not limited to:

- Violation of these Terms or the signed contract.
- Non-payment of fees as outlined in the contract.
- Engaging in fraudulent or illegal activities.

SECTION 09

## Disclaimers

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Our services are provided "as is" and "as available" without warranties of any kind, either express or implied. We do not guarantee that:

- Our services will be uninterrupted or error-free.
- The results obtained from using our services will be accurate or reliable.

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**SECTION 10**

## **Limitation of Liability**

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To the fullest extent permitted by law, CLVR Benefits AB shall not be liable for any indirect, incidental, special, consequential, or punitive damages, including but not limited to loss of profits, data, or use, arising out of or related to your use of our services.

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**SECTION 11**

## **Governing Law**

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These Terms and any signed contract are governed by and construed in accordance with the laws of Sweden. Any disputes arising under these Terms or the contract shall be subject to the exclusive jurisdiction of the courts of Sweden.

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**SECTION 12**

## **Changes to These Terms**

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We may update these Terms from time to time. Any changes will be communicated directly to the designated representatives of our customers (e.g., HR contacts). Continued use of our services after such changes constitutes your acceptance of the updated Terms.

The current version and effective date are always shown at the top of this page. The version number tracks the release of the marketing site; if it changes, this page has been touched.

**SECTION 13**

# Contact Us

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For any questions about these Terms, or to request a copy of the formal commercial agreement template, contact us:

CLVR Benefits AB (org. nr 559418-3641)

Vegagatan 23

172 34 Sundbyberg, Sweden

[legal@clvrbenefits.com](mailto:legal@clvrbenefits.com)

REVIEWING THE CONTRACT?

# Send redlines, MSA addenda, or vendor-form questions.

These public Terms set the baseline; the signed commercial agreement carries the customer-specific commercial and operational details. Legal will turn around contract revisions within a few business days.

**legal@clvrbenefits.com**

This pack is generated from the live Terms of Service at <https://clvrbenefits.com/en/terms-of-service>. The web page is authoritative : if anything in this PDF differs from the live page, the live page wins.

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