

Vault360 – Terms of Use

Effective from: 01 April 2026

Next review date: 01 April 2027

1. Agreement to Terms

These Terms of Use (“Terms”) constitute a legally binding agreement between you and Vaultworks Limited, a company registered in England and Wales (“Vault360”, “we”, “us”, or “our”). They govern your access to and use of the Vault360 platform and related services (the “Services”).

By accessing or using the Services, you are agreeing to be bound by these Terms. If you do not accept these Terms, you must not use the Services.

To use Vault360, you must be at least 18 years old.

2. What Vault360 Is (and Is Not)

Vault360 is a secure digital vault and coordination platform. It enables you to store personal information and important documents, record assets, liabilities, and key account details, capture your wishes and instructions, and share selected information with trusted individuals, such as partners, executors, or advisors.

The platform is designed to help with organisation and coordination, including in circumstances like death or incapacity.

Vault360 is not a law firm or provider of legal services, nor is it a financial advisor or regulated financial institution. It should not be relied upon as a substitute for a legally valid will or other formal estate planning documents.

Vault360 does not provide legal, financial, or tax advice. It is your responsibility to obtain professional advice when appropriate.

3. Your Responsibilities

You are responsible for ensuring all information you provide on the platform is accurate, complete, and kept up to date. You must maintain the confidentiality of your login credentials and decide what information to store and with whom to share it.

Vault360 does not verify the accuracy, completeness, or legal validity of any information or documents stored in your account.

You acknowledge that Vault360 may not contain a complete record of your affairs and should not be relied upon as the sole source of information.

4. Sharing and Access (While You Are Alive)

Vault360 allows you to grant access to your information to selected individuals, such as a partner or advisor. You are solely responsible for choosing who has access, controlling the level of access granted, and modifying or revoking access as you see fit (subject to system functionality).

Vault360 functions solely as a technical facilitator of access permissions and is not responsible for how third parties use or interpret the information once access has been granted.

5. Access Following Death or Incapacity

Vault360 provides functionality intended to support access to your information in the event of death or incapacity.

5.1 Role of Law Firms

Access to a user's Vault following death is managed through a nominated law firm, if one has been appointed within the platform. Vault360 does not determine whether access should be granted.

5.2 Verification Requirements

Before access is granted, the nominated law firm must be satisfied with evidence of death (such as a death certificate) and proof of identity of the requesting party (such as an executor or authorised individual). The law firm is solely responsible for verifying this information and deciding whether to release access.

5.3 Nature of the Service

Vault360 does not independently verify death or incapacity, does not guarantee that access will be granted, and does not control the timing or outcome of any access decision. It is a supporting tool only and not a legal authority for estate administration.

6. Data Storage and Security

Vault360 implements appropriate technical and organisational measures, including encryption, to protect your data. However, you acknowledge that no system can be guaranteed to be completely secure. You are responsible for safeguarding your access credentials and should not rely solely on Vault360 as the only location for critical documents.

7. Availability, Backups and Recovery

Vault360 implements reasonable technical and organisational measures designed to support the availability, integrity, and resilience of the platform and user data, including the use of backup and recovery processes.

While Vault360 aims to maintain a high level of service availability, uninterrupted access to the platform cannot be guaranteed. In the event of a system interruption or failure, Vault360 will take reasonable steps to restore access and data as soon as practicable.

Further information about Vault360's approach to availability, backups, and disaster recovery may be provided in a separate policy or documentation.

8. Subscriptions and Payments

Certain features of Vault360 may require a paid subscription. By subscribing, you agree that fees will be charged on a recurring basis as selected. You may cancel your subscription at any time, but payments already made are non-refundable unless required by law. If payment fails or your subscription lapses, access to some features may be restricted.

8.1 Access in the Event of Death

An active subscription is required to maintain access to the Vault360 platform, including for the purposes of estate administration. If a subscription has lapsed at the time of a user's death, access to the Vault will not be available to executors or other authorised individuals until the subscription is renewed or an alternative arrangement is agreed with Vault360. You are responsible for maintaining an active subscription, and we recommend that arrangements are made to ensure continuity of payment.

9. Data Retention and Account Closure

If your account is closed or your subscription ends, access to your data and features may be restricted or removed. Vault360 may retain certain data as required for legal, regulatory, or security purposes.

9.1 Following Death

When access is granted to executors or authorised individuals, data will remain available for a period reasonably required to support estate administration. In most cases, this period will not exceed 24 months from the date access is granted, unless a longer period is required by law or agreed with Vault360. Vault360 reserves the right to delete or anonymise data after this period.

10. Privacy and Data Rights

Vault360's use of personal data is governed by its Privacy Policy, which explains how your data is collected, used, and protected, and outlines your rights.

11. Intellectual Property

All content, software, and functionality within Vault360 (excluding your personal data) are owned by or licensed to Vaultworks Limited. You are granted a limited, non-transferable licence to use the Services for personal use.

12. Acceptable Use

You agree not to use the Services for unlawful purposes, upload harmful, misleading, or fraudulent content, or attempt to gain unauthorised access to the platform. Vault360 reserves the right to suspend or terminate accounts that breach these Terms.

13. Third-Party Services and Referrals

Vault360 may present information about or facilitate introductions to third-party service providers, such as law firms, insurers, financial service providers, or estate agents. These services are provided by independent third parties, and any engagement is directly between you and the provider. Vault360 does not provide advice, make recommendations or endorse any provider, and does not take responsibility for your relationship with or the services provided by any third party. Vault360 may receive a fee if you engage with a provider through the platform, but this does not affect your choice of provider.

14. Limitation of Liability

To the fullest extent permitted by law, Vault360 is provided “as is” and “as available”. Vault360 does not guarantee uninterrupted or error-free operation and is not liable for any indirect, incidental, or consequential loss, including loss of data, loss arising from reliance on stored information, delays or issues in accessing information, or outcomes related to estate administration or third-party actions.

Nothing in these Terms excludes liability where it cannot legally be excluded.

15. Changes to These Terms

Vault360 may update these Terms from time to time and will notify users of material changes. Continued use of the Services after updates constitutes acceptance of the revised Terms.

16. Governing Law

These Terms are governed by the laws of England and Wales, and the courts of England and Wales have exclusive jurisdiction.