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A. The spreadsheet is not designed to handle business Accounting needs and makes no claims to be used in compliance with GAAP, FASB or any other Accounting standards. It is solely intended to be a personal finance spreadsheet for tracking income and expenses with tools to assist in budgeting and forecasting. It is not intended to be a fully functioning Accounting system.

B. Additionally, the spreadsheet is not designed to handle either accrual based or cash based accounting; rather it is meant for tracking and reconciling credit card and banking activity. As indicated above it is solely intended to be a personal finance spreadsheet for tracking income and expenses with tools to assist in budgeting and forecasting. It is not intended to be a fully functioning Accounting system.

3.2 You may not load the spreadsheet and/or instructions on a server or terminal server for enabling web hosted workgroups or web hosted services available to the public, by any individual or entity to use, download, or copy as a component of a system, workflow or service accessible by users other than yourself.

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XLYourFinances will not be liable to you for any loss, damages, claims, or costs whatsoever including any consequential, direct or indirect or incidental damages, any lost profits, income or lost savings, bank and financial service fees of any kind, any damages resulting from business interruption, personal injury of failure to meet any duty of care, or claims by a third party, even if an XLYourFinances representative has been advised of the possibility of such loss, damages, claims or costs. All of the above disclaimers of liability apply even if the financial loss to the customer was directly due to an error or errors in the spreadsheet, the spreadsheet's structure, programming, macros, presentation, formulas and instructions. In any event, XLYourFinances' aggregate liability will be limited to the amount paid for the spreadsheet, if any. This limitation will apply even in the event of a fundamental or material breach or breach of the fundamental or material terms of this agreement.

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If you have any questions regarding this agreement or if you wish to request any information from XLYourFinances, please use the e-mail address included on the website.