XERO AI

Terms of Use

Last updated: 3 November 2026

These terms apply when you use Xero AI (the “service”). By using it or by logging in, you agree to them. If you do not agree, please do not use the service.

1. Who can use Xero AI

You must be at least 13 years old. If you are under 18, you must have the permission of a parent or guardian. You are responsible for keeping your login method (email, phone, or linked account) secure.

2. What the service does

Xero AI is an AI assistant that answers questions, writes and explains code, analyses files and images you share, and helps with learning. Visitors who are not logged in get a limited number of free messages each day. Some features need an account.

3. AI answers can be wrong

Answers are generated automatically and may be incomplete, out of date or incorrect. Check important information yourself. Xero AI is not a substitute for a doctor, lawyer, financial adviser or other professional, and you should not rely on it for decisions about health, legal matters, money or safety.

4. Acceptable use

You agree not to use the service to:

- break the law or help others do so;
- create or share content that sexually exploits or endangers children, or that harasses, threatens or defames anyone;
- create malware, attack or probe systems you do not own, or collect personal data of others without permission;
- pretend to be someone else, or mislead people with fake or deceptive content;
- overload, scrape, reverse-engineer or bypass the limits and protections of the service.

We may limit, suspend or end access when these terms are broken or to protect the service and other people.

5. Your content

You keep ownership of what you type and upload (“your content”). You allow us to process it only as needed to run the service for you, for example to produce answers, store your chats, and keep the service safe. You promise that you have the right to share the content you submit. Please do not submit information you are not allowed to share, or sensitive information such as passwords, payment card numbers or government identity numbers.

6. Answers you receive

Subject to these terms, you may use the answers for your own personal or business purposes. Because answers are generated automatically, similar answers may be given to other people, and we cannot promise that an answer is free of third-party rights.

7. Availability

We work to keep the service running, but it is provided “as is” and “as available”. Features, limits and free usage can change, and the service may be interrupted for maintenance or reasons outside our control.

8. Limits of responsibility

To the extent allowed by law, we are not liable for indirect or consequential losses, lost profits or lost data, or for decisions you make based on AI answers. Nothing in these terms limits any right you have by law that cannot be excluded.

9. Ending your account

You can delete your account at any time from Profile & settings → Data controls. Deleting it permanently removes your chats and settings (see the Privacy Policy). We may end or suspend access that breaks these terms.

10. Changes

We may update these terms. When we make an important change we will update the date above, and continuing to use the service after that means you accept the new terms.

11. Governing law

These terms are governed by the laws of India, and the courts of India have jurisdiction, unless your local law gives you other rights that cannot be waived.

12. Contact

Questions about these terms: [add your contact email here].

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Privacy Policy

Last updated: 3 November 2026

This policy explains what personal data Xero AI collects, why, who it is shared with, how long we keep it, and the choices you have. We handle personal data in line with applicable law, including India's Digital Personal Data Protection Act, 2023, and the GDPR for people in the EU/UK.

1. What we collect

- **Account details:** your name, email address, phone number, profile picture and a sign-in identifier, depending on how you log in.
- **Your content:** the messages you send, the answers you receive, saved chats, files and images you upload, and images you generate.
- **Settings:** theme, text size, custom instructions and similar preferences.
- **Usage and technical data:** a count of AI requests, approximate location derived from your network address (used to improve answers such as local time or weather), IP address, browser and device information, and security logs.
- **Visitors who are not logged in:** a random device identifier in a cookie, used only to count free messages per day.

2. Why we use it

- to provide the service: sign you in, produce answers, save and show your chats;
- to keep it safe: prevent abuse, enforce usage limits, and fix problems;
- to send verification codes by SMS or email when you ask for them;
- to meet legal duties.

We do not sell your personal data and we do not use it for advertising.

3. Who it is shared with

To run the service we use trusted service providers who process data on our instructions: cloud hosting and database services, AI processing services that generate answers from your messages, web search for answers that need current information, and messaging services that deliver verification codes. If you log in with another account (for example

Google or Apple), that company receives the information needed to log you in. We may also disclose data when the law requires it or to protect people's safety.

Your messages are sent to these processing providers only to produce your answers. Some providers may be located outside your country, so your data can be transferred internationally.

4. Cookies and similar technologies

We use only essential cookies: a session cookie that keeps you logged in (up to 7 days), a device cookie that counts free messages for visitors (up to 2 years), and a short-lived security cookie while logging in. We do not use advertising or tracking cookies. Your browser's local storage keeps your display choices, such as theme and text size.

5. How long we keep it

- Account, chats, files and settings: until you delete them or your account.
- Deleting a chat removes its messages and files. Deleting your account removes your profile, chats, settings, usage records and stored files.
- One-time login codes: 10 minutes. Unsent file uploads: 2 hours. Free-message counters for visitors: a few days.
- Security and error logs: kept for a limited time, then removed.

6. Your rights and choices

You can: see and download your data (Profile & settings → Data controls → Download my data); correct your name and custom instructions in settings; delete individual chats; delete your account and data (Data controls → Delete account); and withdraw consent by stopping use of the service. You may also ask us to explain, correct or erase data, or raise a complaint, by writing to [add your contact email here]. We aim to reply within 30 days. You can also complain to your data protection authority.

7. Security

We protect data with encrypted connections, access controls, hashed one-time codes and limits on sign-in attempts. No online service is perfectly secure, so please do not share secrets such as passwords or card numbers in chats.

8. Children

Xero AI is not meant for children under 13. If you believe a child has given us personal data, contact us and we will delete it.

9. AI answers

Answers are produced by automated systems and may contain mistakes. We do not use your private chats to make decisions that have legal or similarly significant effects on you.

10. Changes

If we change this policy we will update the date above and, for important changes, tell you in the service.

11. Contact

For privacy questions or requests: [add your contact email here].