

Purchase, Delivery, Use and Cancellation Terms

BudgetSmart Pro | Official Policy Document | Updated 7 September 2026

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1. General

1.1 These Terms and Conditions govern the purchase, delivery, use and cancellation of BudgetSmart products. Completing a purchase constitutes confirmation and full acceptance of these terms.

1.2 Any gendered wording is used for convenience only and applies to all genders.

1.3 The Seller may update these Terms and Conditions from time to time. The binding version is the version published on the purchase date.

2. Products and Consideration

2.1 BudgetSmart Pro — Full License: one digital file that opens in a browser, with no installation and no subscription, together with explanatory documents. The Seller may also make a desktop installation version available to the purchaser; it is the same product.

2.2 BudgetSmart Support Package: the product described in Clause 2.1, together with personal guidance for one project in a Zoom meeting. The package includes advance receipt of the materials, joint work on the data and assumptions, and a review of the results and their implications. The estimated duration is two to three hours.

2.3 Prices are stated in US dollars and are published on the product page. The binding price is the price published at the time of purchase. Prices do not include VAT and are not subject to VAT, because the Seller is registered in Israel as a VAT-exempt dealer (osek patur). A receipt is issued for every purchase.

2.4 A free version of the tool is available to the public without payment or registration, enabling prospective purchasers to evaluate the product before purchase.

2.5 Supported Operating Environment. The product is intended to be run on a desktop or laptop computer in a current, modern browser — Chrome, Edge, Firefox or Safari. It may also be run on an Android smartphone using the Chrome browser, subject to the limitations set out in the product documents: saving and loading a work file, and PDF and Excel export, are not available on a phone, because mobile browsers block file downloads. Running the file as a local file on iPhone or iPad devices is not supported. Non-conformity arising from operation outside the supported environment does not constitute a fault in the product for the purposes of Clause 5.3.

3. License and Use

3.1 The purchase grants a personal, non-exclusive, non-transferable license to the purchaser, with no limit on the number of projects.

3.2 The purchaser may use the tool in the course of professional work, including preparing budgets, forecasts, feasibility analyses and valuations for clients.

3.3 The file, in whole or in part, may not be transferred, sold, rented, lent, published, distributed or otherwise made available to any third party, and the license key may not be made available to any third party. The license covers the purchaser only; clients receive the work product, not the file.

3.4 The file may not be reverse-engineered, decompiled, modified, or stripped of identifying marks.

3.5 Each copy bears a unique license identifier associated with the purchaser. Unauthorized distribution can be traced and will be addressed in accordance with applicable law.

Clause 3.2 states expressly what previously required prior written consent: a consultant, accountant or finance manager may use the tool for their clients without limit. What is prohibited is passing on the file itself.

4. Delivery

4.1 After payment is approved, an email containing the file or a download link is sent to the email address entered at checkout, usually within a few minutes.

4.2 The receipt is sent in a separate email from the payment-processing system.

4.3 The purchaser is responsible for entering a valid, active email address and for checking the spam or junk-mail folder.

4.4 For a Support Package, the Seller will contact the purchaser within several business days after purchase to schedule the meeting.

4.5 The purchaser is responsible for keeping a copy of the file supplied. If the file is lost, a replacement copy will be sent at no charge on request by email with the purchase details.

5. Cancellation and Refunds

5.1 Digital Product

The product is digital information that can be downloaded, reproduced and used immediately. Subject to the exceptions under the Israeli Consumer Protection Law applicable to distance-selling transactions, once the file or download link has been sent to the purchaser the transaction cannot be cancelled and no refund will be provided. The transaction may be cancelled for a full refund as long as the file or download link has not yet been sent.

5.2 Delay in Delivery

If the product is not delivered within two business days after payment approval and the purchaser notifies the Seller, the purchaser may choose either completion of delivery or cancellation of the transaction with a full refund.

5.3 Technical Fault or Non-Conformity

If the purchaser is unable to operate the file because of a fault in the product and the fault is not resolved within a reasonable time, a properly functioning replacement file will be supplied or a full refund will be provided. This clause is subject to the supported operating environment set out in Clause 2.5.

5.4 Support Package

The support component is a service. It may be cancelled for a refund of that component within 14 days after purchase, provided that cancellation occurs at least two business days before the scheduled meeting. Once the meeting has taken place, no refund will be provided for the support component.

A postponement or change to the meeting date, at the initiative of either party, is not grounds for cancelling delivery of the digital product or receiving a refund for it.

If the package is cancelled after the file has been sent, only the proportionate amount attributable to the support component will be refunded, less any cancellation fee permitted by law.

5.5 Cancellation Procedure

A cancellation request must be sent to ezra@ezraeliezer.com and include the purchaser's name, order number and purchase date. Any refund will be made to the original payment method.

6. Updates and Support

6.1 The product is sold AS IS.

6.2 At no additional charge, the purchaser will receive version updates released during the first year following the purchase date, as well as bug fixes if required. No commitment is made regarding the frequency of updates or the addition of new features.

6.3 Version updates may include changes to the calculation. Outputs produced by an earlier version are not updated retroactively, and the purchaser is responsible for regenerating any output relied upon after receiving an update.

6.4 The product does not include a help desk, training or advisory support, except as part of a separately purchased Support Package. Email inquiries will be answered where reasonably possible.

7. Limitation of Liability

7.1 The tool supports planning, simulation and decision-making. It does not constitute financial, tax, legal or investment advice, an accounting opinion, or a recommendation to take any action.

7.2 All calculations in the tool, including operating profit, cash flows, break-even analysis, feasibility metrics and valuation estimates, are based entirely on data and assumptions entered by the user. Incorrect data or assumptions will produce incorrect results.

7.3 Valuation estimates generated by the tool are indicative only. They are not valuations for transaction, tax, financial reporting or legal purposes and are not a substitute for a professional valuation.

7.4 The verdict presented by the tool is a computed output based on predefined thresholds. It is not an opinion and not a recommendation, and it is not a substitute for business, accounting and legal due diligence.

7.5 The user alone is responsible for any business or financial decision and for all resulting consequences. The Seller will not be liable for any direct or indirect loss or damage arising from use of the tool or reliance on its outputs.

7.6 In all circumstances, the Seller's total liability will not exceed the amount actually paid for the product.

8. Privacy

8.1 The tool runs in the user's browser. Business data entered by the user is not transmitted to or stored by the Seller. The Pro edition contains no measurement or usage-analytics components and makes no automatic connection to the internet.

8.2 The free edition includes a statistical measurement component (Google Analytics) that collects technical and general usage data only — device and browser type, referral source and approximate geographic region, with the IP address anonymized. Financial data entered in the tool is neither collected nor transmitted.

8.3 The purchaser's name and email address are collected at purchase and used to deliver the product, issue the receipt and send version updates. Payment information is processed by the payment service provider and is not stored by the Seller.

8.4 Purchaser information will not be disclosed to any third party except with the purchaser's consent or as required by law.

9. Intellectual Property

All rights in the tool, its name, design, content, calculation methodology and accompanying documents are reserved to the Seller.

10. Acceptance, Governing Law and Jurisdiction

10.1 Placing the order and completing the purchase constitute the purchaser's express confirmation that the purchaser has read, understood and fully accepted these Terms and Conditions.

10.2 Nothing in these Terms and Conditions limits any mandatory consumer rights granted by applicable law that cannot lawfully be waived or varied.

10.3 These Terms and Conditions are governed by the laws of the State of Israel. The competent courts in the Tel Aviv District have exclusive jurisdiction.

This document constitutes the binding purchase, delivery, use and cancellation policy for BudgetSmart Pro products and supersedes all previous versions.