KIRIL DACHEV / DACHEV.AI

Terms and conditions

The terms for using dachev.ai and the invitation-only Personal Hub.

Last updated: 21 September 2026

https://dachev.ai/terms

Use the site responsibly, keep control of the services you connect, and review information before acting on it. You keep your rights in your content. These terms do not replace your privacy choices or your statutory rights.

01 About these terms

Kiril Dachev operates dachev.ai, including www.dachev.ai and Personal Hub (the Hub). In these terms, "I", "me" and "my" mean Kiril Dachev, and "you" means the person using the website or Hub. Contact me through the website's contact section or at kiril@dachev.ai.

These terms set out the conditions for using the public website and the Hub features made available to you. Please review them before using the Hub and keep a copy. If you do not agree, do not begin or continue using the Hub; you can contact me about closing an existing account and obtaining your records. Publishing these terms does not itself record your acceptance or change an agreement already made with you.

The privacy policy explains how personal information is handled. Agreement to these terms is separate from permission to connect an account or consent to optional AI or sensitive-data processing. Those choices remain subject to their own disclosures and controls.

02 Account access and security

The public website can be browsed without an account. Hub access is by invitation, is intended for people aged 18 or over, and is limited to the features and permissions assigned to your account. An invitation or family relationship does not give access to another person's private records. Descriptions of planned features are not promises that they are currently available.

Provide accurate account information, use your own authorised account, and complete required security steps, including multi-factor authentication. Keep passwords, authenticators, recovery methods and access grants secure. Do not share an account or transfer an invitation. Tell me promptly if you suspect unauthorised access; I remain responsible for the security duties that apply to the service.

03 Your content and permissions

You keep the rights you hold in the records, files and other content you provide. Only add information you are entitled to use and authorise for the selected feature. Take particular care with another person's contact details, correspondence, financial information or health information, and provide required notices or permissions where applicable.

You give me a non-exclusive permission to host, copy, organise, process and transmit your content only as needed to provide the features you choose, carry out your instructions, and operate and protect the service as described in the privacy policy. This permission does not allow unrelated publication, advertising use or general-purpose AI model training. It continues only for the relevant retention period, including disclosed backups or records that must be kept by law.

Adding content does not make it public. Review the account, recipients and permissions before you send information or use any available sharing feature. A recipient may keep a copy already received; revoking access cannot retract their downloads.

04 Responsible use

Use the website and Hub lawfully and respect other people's rights. In particular, do not:

- Access, attempt to access, or change another person's account or records without permission; bypass authentication, membership checks or access restrictions.
- Upload malware, steal credentials, disrupt the service, or use automation that unreasonably burdens it. Obtain permission before conducting intrusive security testing; report suspected vulnerabilities privately through the contact details above.
- Use the service for fraud, impersonation, harassment, unlawful surveillance, unsolicited bulk messages, or content that infringes intellectual property or privacy rights.
- Use connected accounts, documents or AI tools beyond the authority you hold, or treat instructions found inside an imported document or message as permission to act for someone else.

05 Connected accounts and external actions

Optional integrations may include Gmail, Google Calendar, Google Docs, Apple/iCloud calendars, WHOOP and Strava. Availability depends on setup, your permissions and the external provider. The provider's own terms govern your relationship with that provider. Connecting one service does not authorise unrelated features or external AI analysis.

Check the account, document, calendar, recipients and requested change before confirming an action. Depending on enabled permissions, actions can send messages, change mail labels, create or edit documents, or create, edit or delete events. These changes can take effect in the external account and follow its sharing settings. Review the result before retrying an action whose outcome is uncertain, to avoid duplicates.

You can disconnect services and revoke access with the provider. Disconnection stops future authorised access but does not necessarily remove imported Hub records or content already sent elsewhere. The privacy policy explains the applicable retention and deletion rules. Provider outages,

permission changes and API changes can affect features; this does not remove my responsibility for my own service or actions.

06 Optional AI and document analysis

Optional AI processing requires the relevant feature to be enabled and the applicable provider settings to be accepted. Uploading a file or connecting an account alone does not enable external AI analysis. A separately initiated Codex workflow can receive the original files and related information you select; review that selection and its access grant before starting.

The AI section of the privacy policy describes the precautionary allowance of up to 60 days for ordinary temporary provider retention, current mail-analysis limits of 30 days or less, and zero retention where supported and enabled. Shorter accepted limits still apply. Legal or exceptional safety investigations may require longer retention, and saved Hub records or transferred Codex files and task content follow separate retention rules. These terms do not expand an existing acceptance or permit unrelated uses of your data.

AI outputs and document extraction may be incomplete or wrong. Check source documents, figures, classifications, summaries and proposed actions before relying on or accepting them. Outputs may not be unique, and any rights in them depend on applicable law and relevant provider terms. Private workspace content is not used by the Hub to train a general-purpose AI model; Google data remains subject to the privacy policy's Google-specific restrictions.

07 Financial, health and other decisions

The Hub helps organise information and support your review. Its financial summaries, exchange rates, relationship records, health metrics and AI suggestions are not a substitute for qualified financial, tax, legal or medical advice. The Hub does not hold or move your money, provide medical diagnosis, or operate an emergency-monitoring service.

Check important information against original records and obtain appropriate professional advice for consequential decisions. Do not rely on reminders or integrations as the sole way to meet a deadline or respond to a health concern. These limitations do not remove my responsibility to provide the service with reasonable care and skill.

08 Website materials and intellectual property

Website design, photographs, text, branding and software belong to me or their respective owners, except for your content. You may view the website and keep reasonable copies for personal reference, including these terms and the privacy policy. Do not republish, sell or commercially exploit site materials without permission unless the law or an applicable licence allows it.

Third-party names and marks belong to their owners. Linking or connecting to a provider does not imply that it endorses the Hub. These terms do not restrict rights granted under an applicable open-source licence or rights that the law gives you.

09 Charges and third-party costs

These terms do not authorise a subscription or charge. Any paid Hub feature would require clear pricing and separate agreement before a charge is incurred. You can decline a future paid feature. External providers may charge you under their own agreements, including for accounts or AI services you choose to use; check those costs and limits before enabling them.

10 Availability and service changes

I will use reasonable care and skill to operate the service. The Hub is developing, and uninterrupted availability, error-free results or permanent availability of every feature cannot be promised. Maintenance, security incidents, network failures and provider changes may interrupt access. Keep independent copies of important originals and review imports and processing results.

Features may be changed where reasonably needed to maintain security, comply with law, fix faults, respond to provider changes or improve their operation. For a planned change that materially reduces a feature you use, I will give reasonable advance notice, explain its effect and allow a reasonable opportunity to retrieve relevant records or stop using the affected feature. Urgent legal or security changes may take effect sooner, with an explanation when it is lawful and safe to provide one. Any rights and remedies you have by law remain.

11 Suspension, closure and your records

You can stop using the Hub, disconnect a service, or contact me to request account closure and applicable access, export or deletion of your records. Available self-service controls differ by feature, so contact me if a record cannot be removed or retrieved through the interface.

I may restrict access where reasonably necessary to address a material breach of these terms, suspected account compromise, harmful or unlawful use, or a legal requirement. Restrictions will be proportionate to the issue. Where practical, I will explain the reason and give an opportunity to resolve an ordinary breach before closing an account. Immediate restriction may be necessary for a serious security risk, unlawful use or a legal obligation. You can contact me to ask for review.

If I plan to discontinue the Hub or end access for an operational reason unrelated to your breach, I will give reasonable advance notice and a reasonable opportunity to obtain your records, unless law or an urgent security issue prevents this. Closure does not automatically erase every copy. Retention, backups, provider copies and deletion requests are handled as explained in the privacy policy. Accrued rights and obligations remain unaffected.

12 Responsibility and your legal rights

I am responsible for loss or damage you suffer that is a foreseeable result of my breach of these terms or failure to use reasonable care and skill. Loss is foreseeable if it is an obvious consequence or both of us knew it might happen when the relevant agreement was made. I am not responsible for loss that was not reasonably foreseeable or that was caused solely by your breach or an event for which I am not legally responsible.

Nothing in these terms excludes or limits liability for death or personal injury caused by negligence, fraud or fraudulent misrepresentation, or any other liability that cannot lawfully be excluded or limited. Nothing removes applicable statutory consumer rights, data protection rights, or remedies for a service that does not meet legal requirements. The descriptions of AI uncertainty, external services and availability above do not override these protections.

13 Updates to these terms

I may revise these terms to reflect legal requirements, necessary security changes, changes to available features or providers, or to clarify wording. The date at the top identifies this version, and the downloadable PDF contains the same terms.

Material changes affecting an existing agreement will be brought to your attention with reasonable advance notice and a chance to stop using the affected service. Where agreement is required, I will request it separately before the change applies. Urgent legal or security changes may require shorter notice. Changes will not retrospectively remove accrued rights, create charges without agreement or expand consent-dependent data use without the required affirmative choice.

14 Contact, applicable law and disputes

For questions, complaints or a request to resolve a problem, use the website's contact section or email kiril@dachev.ai. Please describe the issue and relevant account, without sending passwords or authentication codes. I will consider your concern and seek a fair resolution.

The law and courts that apply are determined by the applicable legal rules, including any mandatory protections where you live. These terms do not require arbitration, prevent a complaint to a regulator, or restrict a right you have to bring proceedings in a competent court. Contacting me first is encouraged but is not a condition of exercising your legal rights.

If a provision is found unenforceable, the remainder applies so far as it can operate lawfully and fairly. A delay in enforcing a provision does not by itself waive it. These terms do not transfer ownership of your content or remove a right that the law says cannot be given up.