

Terms and conditions

Last updated 10 Oct 2026. Operated by Simgela Ltd trading as NeatBeans, company number 16450664, VAT number GB 494367155, registered office 66 Paul Street, London, England, EC2A 4NA. Contact: hello@neatbeans.co.uk

These terms set out the agreement between you and us when you use NeatBeans, our online bookkeeping software for UK limited companies. We have written them in plain English. Please read them before you sign up, because by creating an account you agree to them.

1. Who we are and how these terms work

NeatBeans is operated by the company named at the top of this page ("we", "us", "our"). You can contact us at the email address shown on this page.

These terms, together with our Privacy Policy, Refund Policy and the data processing terms in section 13, form the whole agreement between you and us for every version of NeatBeans: the website, the web app on desktop and mobile, any installable or home-screen version, trial and paid plans, and any new features we add later, unless a feature comes with its own extra terms which we will show you first.

"You" means the person who creates an account and the limited company or companies you use the software for. If you accept these terms on behalf of a company, you confirm you have authority to bind it. NeatBeans is built for business use by UK limited companies, so these terms are a business-to-business contract. Where you are in fact using it as a consumer, nothing here removes rights you have under the Consumer Rights Act 2015 or other law that cannot be excluded.

2. Definitions

"Account" means your login and everything held under it. "Company" means a business set up inside your account. "Your Data" means all records, files, receipts, images, bank statement lines, customer and supplier details and other content you or your users put into NeatBeans. "Service" means the software and any support we provide. "Demo" means the sample version you can use without signing in.

3. What NeatBeans does and does not do

NeatBeans helps you keep business records: quotes, invoices, credit notes, customers, expenses, receipt photos, mileage, bank transactions and reconciliation, director's loan and dividend records, fixed assets, VAT summaries, illustrative Corporation Tax estimates, balance sheet and other reports, and data exports.

NeatBeans is a record-keeping tool. Unless and until we tell you a feature has been added and approved, it does not file VAT returns, Corporation Tax returns, confirmation statements or accounts with HMRC or Companies House, it is not recognised Making Tax Digital software, it does not run payroll, and it does not connect live to your bank. Tax, VAT and reserve figures are estimates for guidance only.

We do not provide accounting, tax, legal or financial advice, and NeatBeans is not a substitute for a qualified accountant. You remain responsible for the accuracy and completeness of your records, for choosing the right VAT scheme, rates and periods, for keeping records for as long as the law requires (usually at least 6 years from the end of the

accounting period for a limited company), and for every return, payment and filing your company makes.

4. Trying NeatBeans

To try NeatBeans you create an account and start the free trial described in section 6. There is no separate demo, and everything you enter is saved to your account from day one, so your real records are safe from the start.

5. Your account and security

You must be at least 18, a director or authorised person of the company, and give accurate information. Keep your password private, use a strong one, and tell us straight away if you think someone else has accessed your account. You are responsible for activity under your account.

One account can hold more than one company. Each company's records are private to the account that owns them.

6. Free trial, monthly plan and payments

NeatBeans is priced per company. Each company you add gets its own 30 days free, starting the day you add it. After that, NeatBeans costs £19.99 a month for each company, including VAT. The plan includes every current bookkeeping feature, with no feature tiers or upgrade fees. Only the person who holds the account can see and manage billing, and if one company's payment lapses only that company becomes read only. We tell you it is a monthly payment before you confirm, and it is collected monthly until you cancel.

Payments are processed by Paddle.com Market Limited, who acts as the merchant of record, handles payment details and accounts for VAT. Paddle's buyer terms apply to the payment and Paddle will issue your receipts. We never see or store your full card details.

If a payment fails, you have a 10-day grace period while Paddle retries. After that your account becomes read only: you can still sign in, view, print and export your records, but you cannot add or change them until a payment is made.

You can cancel a company's subscription at any time from Billing or through Paddle's customer portal. Cancelling stops future payments. Unless a refund ends the paid subscription earlier, your access continues until the end of the period already paid, after which the company becomes read only.

NeatBeans offers a full refund of any subscription payment when you request it within 14 days of the payment date, including a subscription renewal. No reason is required. Request your refund at [paddle.net](https://neatbeans.co.uk/refund-policy) or through the support link in your Paddle receipt. Our Refund Policy explains the steps. Contact Paddle or us if a payment is incorrect, even if more than 14 days have passed. Your statutory rights are unaffected.

We may change the monthly price, the trial length or what the plan includes. We will give you at least 30 days' notice by email or in the app before a change affects what you pay, and you may cancel before it takes effect.

NeatBeans Refund Policy: <https://neatbeans.co.uk/refund-policy>

Request a refund at paddle.net: <https://paddle.net>

Paddle's buyer terms: <https://www.paddle.com/legal/buyer-terms>

7. Your data

Your Data belongs to you. You give us a non-exclusive licence to host, copy, process and display it only as needed to run, secure, support and improve the Service for you. We do not sell Your Data and we do not use it to advertise to you or anyone else.

You are responsible for having the right to upload Your Data, including personal details of your customers, suppliers, staff and directors, and for its accuracy. You can export your records at any time from Settings, including while read only.

We keep regular backups, but you should keep your own exports as well. NeatBeans helps you meet record-keeping duties but is not a guaranteed archive; you remain responsible for retaining records for the legally required period.

8. Information from Companies House and other public sources

When you set up a company, we may look up public information from the Companies House register, such as the company name, number, registered office, status, SIC codes, incorporation date and officers, to save you typing. This information comes from Companies House under the Open Government Licence. We do not guarantee it is current or correct, so please check it and edit anything that is wrong.

9. Imports, receipts and documents

You can upload bank statement files (CSV), receipt photos and logos. You must only upload files you are entitled to use and that do not contain malware. We check imports for obvious duplicates, but you must review imported and matched records yourself.

Receipt photos are stored in private cloud storage linked to the company they belong to. Only you can see them. We do not read receipts automatically unless a feature says so.

Invoices, quotes and credit notes you produce are your documents. You are responsible for their content, including your VAT number, company details, prices and terms. Issued invoices cannot be edited, only corrected by credit note, and locked periods cannot be changed, to protect the integrity of your records.

10. Email and sharing

Where NeatBeans helps you send a document, it may open an email draft in your own email program. A document is only sent when you send it. If we later add sending from NeatBeans itself, we will tell you which provider is used and we will not claim a document was delivered unless the provider confirms it.

11. Acceptable use

You must not use NeatBeans for anything unlawful, including fraud, money laundering, tax evasion or creating false invoices; upload malicious code; try to access other users' data; probe, scan or overload the Service; copy, resell or reverse engineer the software except where the law allows; use automated tools to scrape it; or impersonate anyone.

We may suspend or close an account, with notice where reasonable, if we believe these terms are being broken, if the law requires it, or to protect other users or the Service. Where we suspend, we will still let you export Your Data unless the law prevents us.

12. Our intellectual property

We and our licensors own the software, design, logos and content of NeatBeans. We give you a personal, non-transferable right to use the Service for your companies' internal business purposes while your account is active. If you send us ideas or feedback, we may use them freely without owing you anything.

13. Data processing terms

For personal data inside Your Data, such as your customers' and suppliers' contact details, you are the controller and we are your processor. In that role we will: process it only on your documented instructions, which are these terms and your use of the Service; make sure our staff are bound by confidentiality; keep appropriate technical and organisational security measures; only use the sub-processors listed in our Privacy Policy, giving you notice of changes so you can object; help you respond to people exercising their data rights and with security, breach notification and impact assessments, as far as reasonable; tell you without undue delay after becoming aware of a personal data breach; delete or return the data when the account ends, unless the law requires us to keep it; and give you the information reasonably needed to show we meet Article 28 of the UK GDPR.

For your own account details, billing and use of the Service, we are the controller, as explained in our Privacy Policy.

14. Confidentiality

Each of us will keep the other's confidential information private and use it only for this agreement, except where it is already public, is required by law or a regulator, or is shared with advisers who are bound by confidentiality.

15. Availability, support and changes to the Service

We aim to keep NeatBeans available and working well, but we do not promise it will be uninterrupted or error free. We may carry out maintenance, which we will try to schedule at quiet times. Support is by email and we aim to reply within 2 working days.

We may improve, change or withdraw features. If we withdraw a feature you rely on in a way that materially reduces the Service, we will give reasonable notice and you may cancel. Features marked as beta or preview are provided as they are and may change or stop.

16. Our liability

Nothing in these terms limits liability for death or personal injury caused by negligence, fraud or fraudulent misrepresentation, or any liability that cannot legally be limited.

Because NeatBeans is a record-keeping tool and not advice, we are not liable for tax, penalties, interest, surcharges or fines charged to you, for filing decisions you make, or for losses caused by inaccurate information you enter or import, third-party services, or your failure to check figures or keep backups.

We are not liable for loss of profit, revenue, business, goodwill or anticipated savings, or for any indirect or consequential loss. Our total liability to you in any 12-month period is limited to the greater of the amount you paid us in that period and £100.

17. Your responsibility to us

If you use NeatBeans in breach of these terms or the law, or upload data you had no right to, you will cover reasonable losses and costs we suffer as a direct result, including claims from third parties.

18. Events outside our control

We are not responsible for delays or failures caused by events beyond our reasonable control, such as failures of hosting, internet or payment providers, cyber attacks, power cuts, strikes, pandemics or acts of government. We will tell you and do what we reasonably can to limit the effect.

19. Ending the agreement

You can stop using NeatBeans and delete your account at any time from Settings. We can end the agreement on 30 days' notice, or straight away if you seriously or repeatedly break these terms.

When an account is closed, we will give you the chance to export first. We delete Your Data within 30 days of closure, and it leaves our backups within a further 90 days, except where the law requires us to keep something, such as payment records. Sections that by their nature should continue, including liability, confidentiality and law, continue after the agreement ends.

20. Changes to these terms

We may update these terms to reflect changes in the law, the Service or how we work. We will give at least 30 days' notice of material changes by email or in the app. If you keep using NeatBeans after the change takes effect, the new terms apply; if you do not agree, you can cancel before then.

21. General

You may not transfer this agreement without our consent. We may transfer it to a business that takes over NeatBeans, and will tell you if we do. If any part of these terms is found unenforceable, the rest still applies. If we do not enforce a right straight away, we can still enforce it later. No one other than you and us has any right to enforce these terms under the Contracts (Rights of Third Parties) Act 1999. Notices to us go to our contact email; notices to you go to the email on your account or appear in the app.

22. Law and disputes

These terms are governed by the law of England and Wales. If you have a complaint, please email us first and we will try to sort it out within 14 days. If we cannot, the courts of England and Wales have exclusive jurisdiction, except that if you are a consumer living in Scotland or Northern Ireland you may also bring proceedings in your local courts.