OwlMoney Invoice Disclaimer

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This Invoice Disclaimer explains the role, limitations, and responsibilities related to invoice, receipt, payment record, and client record features in OwlMoney.

OwlMoney is operated by Nurul 'Aisyah Nabilah binti Amiruddin. Registration Number: 202303286645 (IP0591101-D). Business Address: Bayu Residensi @ Seri Temenggung, 68100 Batu Caves, Selangor, Malaysia. Support Email: support.owlmoney@gmail.com. Official Website: https://owlmoney-official.web.app.

By creating, editing, sending, sharing, downloading, storing, or relying on any invoice, receipt, payment record, client record, or related document in OwlMoney, you agree to this Invoice Disclaimer, OwlMoney's Terms & Conditions, Privacy Policy, Community Guidelines, Client Review / Rating Policy, and PDPA Notice.

1. OwlMoney Is an Invoice and Record-Keeping Tool

OwlMoney provides tools to help users create, manage, organise, and store invoices, receipts, payment records, client records, and related supporting information.

OwlMoney is a productivity and record-keeping tool.

OwlMoney is not:

1. A tax authority.
2. A legal advisor.
3. An accounting firm.
4. A licensed accountant.
5. A debt collector.
6. A payment processor.
7. An escrow provider.
8. A bank or financial institution.
9. A court, tribunal, or dispute resolution body.
10. An official e-Invoice submission or validation authority.

Users are responsible for reviewing, checking, and confirming all invoice, receipt, and payment information before using, sending, sharing, or relying on it.

2. User Responsibility for Invoice Accuracy

All invoices, receipts, and payment records created through OwlMoney are user-generated.

You are fully responsible for ensuring that your invoice information is accurate, complete, and suitable for your own use.

This includes checking:

1. Client name.
2. Brand, agency, vendor, or related party name.
3. Client email address.
4. Client phone number.

5. Invoice number.
6. Service description.
7. Project details.
8. Amount.
9. Deposit details.
10. Payment terms.
11. Due date.
12. Bank account number.
13. Receipt details.
14. Payment status.
15. Any tax, accounting, or legal information included in the document.

OwlMoney does not guarantee that user-generated invoice information is correct, complete, tax-compliant, legally enforceable, or accepted by any client, authority, accountant, auditor, or third party.

3. Not an Official Tax, Legal, or e-Invoice Document by Default

Invoices, receipts, and payment records created in OwlMoney are not automatically official tax documents, legal documents, validated e-Invoices, or legally verified records.

An invoice created in OwlMoney does not automatically become a valid tax invoice, e-Invoice, MyInvois document, or official LHDN/HASiL-recognised document unless the user independently ensures compliance with applicable requirements and completes any required official submission, validation, or reporting process.

Users are responsible for checking whether they are required to comply with any tax, e-Invoice, accounting, SST, income tax, company, business registration, or regulatory requirements.

Users should seek advice from a qualified accountant, tax agent, legal advisor, or relevant authority if they are unsure about their obligations.

4. OwlMoney Does Not Submit e-Invoices on Behalf of Users

OwlMoney does not currently submit e-Invoices to MyInvois, LHDN, HASiL, or any official tax authority on behalf of users.

OwlMoney does not validate invoices through any official e-Invoice system.

OwlMoney does not guarantee that invoices created in OwlMoney follow all e-Invoice fields, formats, validation rules, submission rules, or tax authority requirements.

If a user is required to issue or submit e-Invoices, the user is responsible for using the relevant official system, portal, API, accountant, tax agent, or approved process.

5. No Payment Collection

OwlMoney does not collect payment from clients on behalf of users.

OwlMoney does not hold user money.

OwlMoney does not hold client money.

OwlMoney does not process payment transactions between users and clients.

OwlMoney does not provide escrow services.

Any payment arrangement, bank transfer, cash payment, online transfer, e-wallet payment, or third-party payment is handled directly between the user and the client or through external payment channels chosen by them.

6. No Guarantee of Payment

OwlMoney does not guarantee that any client, brand, agency, vendor, or related party will pay an invoice.

OwlMoney does not guarantee payment amount, payment timing, payment success, payment method, or payment completion.

The existence of an invoice, receipt, reminder, payment status, or client acceptance record in OwlMoney does not guarantee that payment has been or will be made.

Users are responsible for following up with their clients and managing their own payment arrangements.

7. Payment Status and Receipt Records

Users may update invoice payment status inside OwlMoney.

Payment status, receipt records, and payment-related notes are based on information entered or updated by the user.

OwlMoney does not independently verify whether payment has actually been received.

OwlMoney does not require users to upload payment proof as part of its current invoice payment update function.

Users should not upload unnecessary bank information, payment proof, private financial data, or third-party personal information unless it is directly required by a supported feature and permitted under OwlMoney's policies.

8. Bank Account Information

Users may enter their bank account number for invoice creation purposes.

Users are responsible for ensuring that bank account details entered into invoices are accurate and suitable to be shared with their clients.

OwlMoney is not responsible for payment sent to the wrong account due to incorrect user entry, outdated details, typo errors, or unauthorised sharing by the user.

Users should avoid including unnecessary personal, financial, or sensitive information in invoice fields.

9. Client Acceptance, User-Client Terms, and Agreement Responsibility

OwlMoney may provide invoice acceptance features, client review features, checkbox confirmations, and template terms or conditions that users may use when dealing with their clients.

These tools and templates are provided for convenience, workflow tracking, and record-keeping only.

Any terms, conditions, agreement, invoice acceptance, project arrangement, payment arrangement, or confirmation between a user and a client remains strictly between the user and the client.

OwlMoney is not a party to the agreement between the user and the client.

OwlMoney does not currently guarantee that any user-client terms, conditions, templates, or agreement wording provided in the App have been reviewed, approved, or validated by a legal advisor.

Users may use such templates at their own responsibility. OwlMoney will not be responsible for any loss, dispute, misunderstanding, unpaid invoice, rejected work, legal issue, or claim arising from the use of these templates or from any agreement between the user and the client.

Client review, invoice acceptance, checkbox confirmation, or similar interaction inside OwlMoney does not automatically create a legally binding contract, debt admission, settlement agreement, tax validation, payment

guarantee, or legal proof unless the user independently confirms its legal effect with proper professional advice or applicable law.

Users should use formal contracts, written agreements, purchase orders, signed documents, or professional legal advice where necessary.

OwlMoney may improve user-client terms, agreement templates, and related wording in the future after proper legal review.

10. Invoice Reminders

OwlMoney may allow users to send or prepare invoice reminders through supported channels.

Invoice reminders are user-controlled communication tools.

OwlMoney does not guarantee that a reminder will be received, read, accepted, or acted upon by the client.

Users are responsible for ensuring that reminders are accurate, respectful, lawful, and not abusive, harassing, threatening, misleading, or excessive.

11. Disputes Between User and Client

OwlMoney does not settle disputes between users and clients.

OwlMoney does not decide whether a client legally owes payment.

OwlMoney does not represent users in legal claims.

OwlMoney does not contact clients as a debt collector.

However, OwlMoney may help users organise records such as invoices, receipts, client details, project details, payment status, reminders, attachments, and other supporting information that may be useful if the user decides to take independent action.

Users are responsible for deciding whether to contact the client, negotiate, seek professional advice, file a complaint, or take legal action.

12. Supporting Records and Legal Authority Requests

Invoice records, receipt records, client records, payment status updates, attachments, and related information may be retained for audit, dispute review, complaint handling, legal compliance, fraud prevention, security, and platform integrity purposes.

Where required by law or requested by authorised legal authorities, OwlMoney may preserve, use, or disclose relevant records to support an official investigation, legal request, compliance process, or authority request.

OwlMoney will handle such records according to its Privacy Policy, PDPA Notice, and applicable laws.

13. User Responsibility for Client Data

Users are responsible for ensuring that they have the right to enter, store, use, or share client data in OwlMoney.

Client data may include client name, brand name, agency name, email address, phone number, invoice details, project details, service details, and payment-related information.

Users must not enter, upload, or share client data unlawfully, misleadingly, or without proper basis.

Users must not use OwlMoney to expose unnecessary private information, confidential information, or sensitive information belonging to a client or third party.

14. Attachments and Documents

Users may upload documents, images, or attachments where supported.

Users are responsible for ensuring that uploaded materials are relevant, accurate, lawful, and do not violate privacy, copyright, confidentiality, or third-party rights.

OwlMoney may remove, restrict, hide, or reject attachments that violate OwlMoney policies, create legal risk, include unnecessary sensitive information, or harm platform integrity.

15. Invoice Templates and Formatting

OwlMoney may provide invoice layouts, templates, downloadable formats, or shareable invoice views.

These templates are provided for convenience only.

OwlMoney does not guarantee that any template, layout, wording, invoice field, receipt format, or exported document meets all legal, tax, accounting, business, client, or authority requirements.

Users are responsible for adjusting, checking, and confirming the suitability of any document before use.

16. Subscription Plan Limits

Invoice features may be subject to Free plan, Trial, or Pro plan limits.

Current Free plan invoice limit:

Feature	Free Plan Limit
Invoice creation	3 per month
Invoice acceptance	3 per month

Pro plan users may receive unlimited invoice-related usage, subject to fair use, technical limitations, abuse prevention, and OwlMoney's Terms & Conditions.

When a Free plan user reaches a quota limit, OwlMoney may show a limit message and prompt the user to subscribe to the Pro plan.

17. No Professional Advice

Information, fields, templates, labels, suggestions, reminders, and records inside OwlMoney are not professional advice.

OwlMoney does not provide legal, tax, accounting, financial, audit, business, or regulatory advice.

Users should consult qualified professionals if they need advice about contracts, disputes, debt recovery, taxes, e-Invoice obligations, accounting treatment, or legal rights.

18. No Warranty

OwlMoney invoice features are provided on an "as is" and "as available" basis.

OwlMoney does not warrant that:

1. An invoice will be accepted by a client.
2. A client will pay.
3. A document will meet legal or tax requirements.
4. Invoice data will be error-free.
5. Payment status will reflect actual payment.

6. A reminder will be delivered or read.
7. A receipt will be accepted by any authority.
8. Records will be sufficient for legal action.
9. Templates will comply with every applicable law or regulation.
10. The feature will always be available or uninterrupted.

19. Limitation of Liability

To the maximum extent permitted by law, Nurul 'Aisyah Nabilah binti Amiruddin, its owners, operators, team members, partners, and service providers will not be liable for losses related to:

1. Unpaid invoices.
2. Late payments.
3. Failed payments.
4. Client disputes.
5. Incorrect invoice details.
6. Incorrect bank account details.
7. Tax or e-Invoice non-compliance.
8. Rejected invoices or receipts.
9. Misuse of invoice records.
10. User-generated errors.
11. Lost business opportunity.
12. Legal action taken or not taken by the user.
13. Reliance on invoice templates or records.
14. Third-party service failures.
15. Data entered, uploaded, or shared by users.

Nothing in this Disclaimer excludes liability that cannot be excluded under applicable law.

20. Changes to This Invoice Disclaimer

OwlMoney may update this Invoice Disclaimer from time to time.

If we make material changes, we may notify users through the App, email, website, or other appropriate channels.

If a new agreement or acknowledgement is required, users may need to review and agree to the updated Disclaimer before continuing to use OwlMoney.

21. Contact Us

For invoice-related questions, support requests, complaints, or policy matters, contact Nurul 'Aisyah Nabilah binti Amiruddin at support.owlmoney@gmail.com.

Nurul 'Aisyah Nabilah binti Amiruddin, Registration Number 202303286645 (IP0591101-D), Bayu Residensi @ Seri Temenggung, 68100 Batu Caves, Selangor, Malaysia. Website: https://owlmoney-official.web.app.