TERMS & CONDITIONS

Version 5 - November 2026

Effective date: 6 November 2026

Please read these Terms carefully. By creating an account, starting a trial, purchasing a subscription or using SNAP Life, you agree to these Terms. SNAP Life is a health, wellbeing and educational platform and is not a healthcare provider.

1. About SNAP Life

These Terms & Conditions ("Terms") govern access to and use of the SNAP Life website, mobile application, subscriptions, educational content, tracking and organisational tools, Bone Buddy AI, wellbeing tools, SNAP Coaching, expert listings and related services.

SNAP Life is operated by SNAP Life Ltd ("SNAP Life", "we", "our" or "us").

Contact: teamsnap@snaplife.co.uk
Website: www.snaplife.co.uk

2. Eligibility and account creation

You must be at least 18 years old to create a SNAP Life account unless we expressly introduce a separate service with different eligibility requirements.

By registering, you agree to provide information that is accurate and reasonably current. You are responsible for protecting your login credentials and for activity carried out through your account.

Please tell us promptly if you believe your account has been accessed without permission.

3. Purpose and scope of SNAP Life

SNAP Life is intended to provide adults with general educational, wellbeing, self-management and organisational tools relating to bone health, healthy ageing and wellbeing.

- Record self-reported health, lifestyle and wellbeing information.
- Store and display DEXA information and official FRAX results entered by the user.
- View saved information and descriptive trends over time.
- Access learning pathways and educational content.
- Use nutrition, movement, breathing, meditation and routine-tracking tools.
- Interact with Bone Buddy, an AI-enabled wellness and educational companion.
- Access SNAP Coaching and information about independent experts or services.

Health-related educational content may refer to recognised sources. The International Osteoporosis Foundation (IOF) is SNAP Life's primary global bone-health reference. The World Health Organization (WHO) and FRAX may be used as relevant international sources. NICE may also be referenced as additional UK-specific clinical guidance and will be clearly identified as UK guidance. These references support general education only and do not mean that SNAP Life provides clinical interpretation or individual medical advice.

© 2026 SNAP Life Ltd. All rights reserved.

SNAP Life is not intended to provide medical advice, diagnose disease, prescribe or recommend treatment, independently interpret clinical results, independently determine clinical or fracture risk, replace a healthcare professional or make autonomous clinical decisions.

4. Medical, AI & Coaching Disclaimer

Our Medical, AI & Coaching Disclaimer forms an important part of these Terms and should be read alongside them.

SNAP Life does not provide medical advice, diagnosis, medical treatment, prescribing or emergency healthcare. Information in the platform is provided for educational, informational, wellbeing, self-management and organisational purposes and may not be appropriate for an individual user's circumstances.

Always seek advice from an appropriately qualified healthcare professional in your country about symptoms, fractures, diagnosis, medicines, supplements, treatment decisions or material changes in your health. In an emergency, contact your local emergency services now or go to your nearest emergency department.

If you are in immediate danger, contact your local emergency services. You can also reach out to a crisis support line in your country, your doctor or someone you trust.

5. DEXA records and bone-health tracking

SNAP Life may allow you to record information from DEXA reports, including scan date, T-scores, height, weight and other information.

Unless expressly stated otherwise, information entered into SNAP Life is self-reported and is not independently verified by SNAP Life.

Trend charts and history views are intended to organise and display saved information and descriptive changes over time. They do not constitute independent clinical interpretation and should not be treated as evidence that bone health has improved, deteriorated or remained stable without appropriate professional assessment.

You are responsible for checking that information copied from a clinical report has been entered correctly.

6. Official FRAX results

Where SNAP Life allows you to record an official FRAX result obtained from an external or clinical source, the app displays information supplied by you. Unless expressly stated otherwise, SNAP Life has not independently verified that result.

SNAP Life does not calculate a separate in-app fracture Risk Estimate as part of the launch service and does not independently determine your clinical or fracture risk.

Official FRAX information recorded in SNAP Life should be discussed with an appropriately qualified healthcare professional where you need interpretation or advice about what the result means for your individual care.

7. Bone Buddy AI

Bone Buddy is an AI-enabled educational and wellness companion. It can help users explore general bone-health information, navigate SNAP Life, reflect on information and habits they have recorded, and organise questions for conversations with healthcare professionals.

AI-generated information can be incomplete, inaccurate or outdated. Bone Buddy is not a doctor, pharmacist, dietitian or other healthcare professional and must not be relied upon for diagnosis, prescribing, treatment decisions, medication or dosage changes, independent clinical-risk assessment, urgent symptoms or emergency healthcare.

© 2026 SNAP Life Ltd. All rights reserved. | Terms & Conditions v5

You remain responsible for decisions you make after using Bone Buddy and should verify important health information with an appropriately qualified healthcare professional.

Bone Buddy uses OpenAI to generate replies. Before relevant personal information is sent to OpenAI, SNAP Life asks for your permission in the app. Our Privacy Policy explains what information may be shared, how it is used and protected, relevant processing and retention arrangements, and how permission can be withdrawn. If you do not give permission, Bone Buddy is unavailable but the rest of SNAP Life continues to work.

8. Medicines, supplements and routine tracking

Medication and supplement features are intended for self-recording, reminders, routine tracking and general educational support.

Unless SNAP Life expressly introduces and validates a different service, completion indicators and routine-consistency information are not clinical-grade adherence records.

Do not use SNAP Life as the basis for starting, stopping, increasing, reducing or substituting prescribed medication, or for deciding an individual supplement dose. Discuss medication changes and individual treatment decisions with an appropriately qualified healthcare professional. Supplements may interact with medicines or be unsuitable for some people.

9. Nutrition, movement and wellbeing content

Nutrition, movement, breathing, meditation and wellbeing content is provided for general education, everyday wellbeing and self-management support. It is not an individual clinical exercise prescription, rehabilitation programme or therapeutic nutrition plan.

Individual needs and physical capabilities vary. You should obtain appropriate professional advice where you have a medical condition, recent fracture, pain, mobility limitation, balance concerns or uncertainty about whether an activity, dietary change or supplement is suitable.

Breathing and meditation tools are wellbeing features and are not treatments for medical or mental-health conditions.

10. SNAP Coaching

SNAP Coaching is a separate service offered by SNAP Life and is not included as part of a SNAP Life app subscription unless expressly stated otherwise.

SNAP Coaching may support reflection, confidence, healthy ageing, wellbeing, behaviour change and personal goals. Coaching is not medical care, psychotherapy, counselling, diagnosis or clinical treatment. Coaches do not prescribe medication or replace your healthcare team.

The scope, duration and price of a coaching service will be shown before booking where applicable. Coaching enquiries, bookings and payments may be managed separately from the app subscription. Specific booking, cancellation or rescheduling terms may also be provided at the point of booking and will form part of the agreement for that service.

No particular coaching result or outcome is guaranteed.

11. Independent experts and third-party services

SNAP Life may display or facilitate access to independent experts, practitioners, testing providers or other third-party services.

Unless expressly stated otherwise, those providers operate independently from SNAP Life and remain responsible for their own qualifications, professional standards, advice, services, pricing, contracts, insurance and regulatory obligations.

You should satisfy yourself that an expert or service is appropriate for your needs. SNAP Life does not guarantee the outcome of third-party services.

© 2026 SNAP Life Ltd. All rights reserved. | Terms & Conditions v5

12. Subscription plans and free trial

At launch, SNAP Life offers two paid monthly subscription plans: SNAP Life Plus and SNAP Life Premium. The features and price applicable to each plan are displayed before purchase. Annual subscriptions are not available at launch.

A 7-day free trial is available on both SNAP Life Plus and SNAP Life Premium where the relevant Apple App Store or Google Play account is eligible. Trial eligibility is limited to one trial per store account. A valid payment method may be required. The offer and eligibility presented by the relevant store at the point of purchase apply.

Unless you cancel before the end of the 7-day free trial, your selected subscription automatically converts to a paid monthly subscription at the price displayed when you subscribed, subject to the relevant app-store terms. No charge is made if you cancel before the trial ends.

SNAP Life does not provide ongoing free membership after an applicable trial. If a paid subscription is not activated or maintained, access to paid subscription features will end in accordance with the applicable app-store and account rules.

At launch, SNAP Life Plus is £4.99 per month and SNAP Life Premium is £9.99 per month. These monthly plans are offered internationally, subject to availability and the local prices displayed by Apple or Google. Local currency, taxes and store pricing may cause the amount displayed to differ from the GBP reference prices. Existing Founder Members retain their protected £9.99 monthly price and the same enhanced feature access as SNAP Life Premium, as described in section 14. The former £14.99 Premium price is no longer offered for new subscriptions.

We may change plan features or prices, or introduce other plans, in the future. Where required, appropriate notice will be provided before a change affects an existing subscription.

13. Billing, renewal and cancellation

Paid subscriptions renew automatically each month until cancelled, subject to the terms displayed when you subscribe.

App subscriptions are purchased and managed through the Apple App Store or Google Play. Billing, renewal, cancellation, billing recovery and eligible refunds are administered in accordance with the applicable platform terms.

For subscriptions purchased through Apple, the current launch configuration provides a 16-day billing grace period during which access is retained, followed by payment retries for up to 60 days. For subscriptions purchased through Google Play, the current launch configuration provides a 7-day period with access, followed by a 30-day account hold. These periods and recovery processes are administered by the relevant store and may be subject to its rules and technical operation.

Cancelling normally prevents the next renewal; it does not necessarily end access immediately. You may continue to have access until the end of the current trial or paid period, subject to the rules of the relevant app store. If a subscription expires, paid features may become unavailable while account data is retained in accordance with the Privacy Policy. If you later subscribe again, retained account data may become available again.

Deleting your SNAP Life account is separate from cancelling an app-store subscription and does not itself cancel billing through Apple or Google. You should cancel the subscription through the relevant app store where required. If you use SNAP Life on another supported device or platform, access may be restored where the same active entitlement is recognised, while billing remains with the store through which the subscription was purchased.

Nothing in these Terms removes any cancellation, refund or other consumer right that cannot lawfully be excluded.

© 2026 SNAP Life Ltd. All rights reserved. | Terms & Conditions v5

14. Existing Founder Membership protection

Founder Membership recognises eligible members who joined SNAP Life during its early launch period. Founder Membership is no longer presented as a separate subscription plan for new purchases. Existing Founder Members receive the same enhanced feature access as SNAP Life Premium.

Existing Founder Members retain their protected price of £9.99 per month. Their membership is referred to within the current product experience as SNAP Life Premium; this naming change does not itself move members to a different plan, change their price or reduce their existing access.

The £9.99 per month Founder rate is protected for as long as the relevant Founder subscription remains continuously active.

For these Terms, Continuous Founder Membership means that the relevant app store continues to recognise your Founder subscription as active, including any applicable billing-recovery or grace period recognised by that store.

If your Founder Membership fully expires or ends, eligibility for the protected Founder rate ends and cannot be reinstated. If you later rejoin the enhanced membership, you may subscribe to SNAP Life Premium or another plan then available at the then-current price.

A temporary payment failure will not by itself end Continuous Founder Membership where Apple or Google continues to treat the subscription as active or successfully recovers it within an applicable billing-recovery or grace period. Changing device alone does not affect Founder status provided the same active Founder subscription continues.

Founder members may also be invited to provide feedback and contribute ideas about the future development of SNAP Life. Participation in feedback, research or product-development activities is optional and does not give a member control over the SNAP Life product roadmap or guarantee that any particular suggestion or feature will be implemented.

SNAP Life may evolve its features over time as the service develops. The protected Founder rate applies to the membership price, not to a guarantee that every feature available at the time of joining will remain unchanged indefinitely. Any material changes will be handled in accordance with these Terms and applicable consumer law.

15. User content, feedback and testimonials

You may provide information, messages, goals, feedback, reviews or other content through SNAP Life. You retain ownership of content you create, subject to the rights needed for us to operate the service.

You grant SNAP Life a limited licence to host, process and display your content where necessary to provide the service, maintain the platform and comply with law.

If you separately and actively agree that feedback may be used as a testimonial, SNAP Life may use the approved testimonial for marketing or promotional purposes in accordance with the consent presented to you. Where applicable, you may contact us to withdraw future use of that testimonial.

Do not submit content that is unlawful, abusive, defamatory, infringes another person's rights or contains information you do not have permission to share.

16. Privacy and health-related information

Our Privacy Policy explains how SNAP Life collects, uses, shares, stores and protects personal information, including health-related information and information used by Bone Buddy.

SNAP Life may process health-related information, which can receive additional protection under data-protection law. Please read the Privacy Policy before using health-tracking and related features.

Privacy controls, export and deletion functionality available in the app should be used in accordance with the Privacy Policy and applicable law. Bone Buddy permission can be withdrawn through Profile → Privacy & Data as described in the Privacy Policy. Account deletion does not itself cancel an app-store subscription.

© 2026 SNAP Life Ltd. All rights reserved.

17. Acceptable use

You must not misuse SNAP Life. In particular, you must not:

- Attempt to gain unauthorised access to accounts, systems, databases or APIs.
- Introduce malware or interfere with the security or operation of the platform.
- Use automated means to scrape, copy or extract platform content except where permitted by law or written agreement.
- Reverse engineer or commercially exploit SNAP Life except where a legal right cannot be excluded.
- Use Bone Buddy or other platform features for unlawful, abusive, fraudulent or harmful purposes.
- Impersonate another person or deliberately provide materially false information.
- Infringe SNAP Life's or another person's intellectual-property or privacy rights.

18. Community features

SNAP Life includes community challenges and a leaderboard where these features are available. Users must interact respectfully and lawfully.

We may moderate, restrict or remove content, or suspend access, where reasonably necessary to protect users, enforce these Terms, comply with law or protect the security and integrity of the platform.

Community content represents the views of individual users and should not be treated as medical advice from SNAP Life.

19. Intellectual property

SNAP Life's branding, logos, software, interface, educational materials, pathways, graphics, audio, videos, original written content and other proprietary materials belong to SNAP Life Ltd or its licensors unless otherwise stated.

SNAP Life and associated SNAP Life product and service names, branding, designs and original content are the property of SNAP Life Ltd except where otherwise stated. Third-party names, trademarks, products and services remain the property of their respective owners.

We grant you a personal, limited, non-exclusive, non-transferable and revocable right to use SNAP Life for your own lawful, non-commercial use while you comply with these Terms.

You may not reproduce, sell, redistribute or commercially exploit SNAP Life content without permission, except where permitted by law.

20. Availability, updates and changes

SNAP Life is an evolving platform. We may add, change, improve, replace or remove features, learning channels, content or integrations.

We aim to provide a reliable service but cannot guarantee that SNAP Life will always be uninterrupted, error-free or available on every device or in every country.

Maintenance, technical failures, third-party services, app-store processes and events outside our reasonable control may affect availability.

21. Third-party technology and links

SNAP Life may rely on third-party technology providers for services such as authentication, app-store subscriptions, hosting, communications, AI functionality, website analytics and operational diagnostics where enabled.

Third-party websites, services or links may have their own terms and privacy policies. SNAP Life is not responsible for the content or availability of third-party services that are outside our control.

Our Privacy Policy provides further information about relevant categories of service providers and data processing, including OpenAI's role in Bone Buddy.

© 2026 SNAP Life Ltd. All rights reserved.

22. Suspension and termination

You may stop using SNAP Life at any time and may request account deletion using the available app process or by contacting us, subject to any information we are legally required or permitted to retain.

We may suspend or terminate access where reasonably necessary because of a serious or repeated breach of these Terms, fraud, unlawful activity, security risk, misuse of the platform or a legal/regulatory requirement.

Where appropriate and practicable, we will provide notice or an opportunity to resolve the issue.

23. Responsibility and limitation of liability

Nothing in these Terms excludes or limits liability where it would be unlawful to do so, including rights or remedies that cannot be excluded under applicable consumer law.

SNAP Life is provided as an educational, wellbeing, self-management and organisational platform. You remain responsible for obtaining appropriate professional advice and for decisions concerning your health, treatment, finances and use of third-party services.

To the extent permitted by law, SNAP Life is not responsible for losses caused by reliance on inaccurate user-entered data, use of educational or AI-generated content as a substitute for professional advice, or the acts or omissions of independent third-party professionals.

We do not exclude responsibility for losses that are a foreseeable result of our breach of these Terms where the law does not permit that exclusion.

Nothing in these Terms is intended to exclude liability for death or personal injury caused by negligence, fraud or fraudulent misrepresentation, or any other liability that cannot lawfully be excluded.

24. International availability

SNAP Life monthly subscriptions are intended to be available internationally, subject to availability in the relevant app store and country. Subscription prices may be displayed in local currencies and may vary by country due to local store pricing, taxes or currency conversion. Features, content or third-party services may differ by location. Annual subscriptions are not available at launch.

You are responsible for using the platform lawfully in your location. Mandatory local consumer, privacy or other legal protections may apply despite the governing-law provision below.

Availability in a country does not mean that SNAP Life has represented that the platform provides regulated medical care or that every feature is suitable for every jurisdiction.

25. Changes to these Terms

We may update these Terms to reflect changes to SNAP Life, law, regulation, technology or our business.

Where a change materially affects your rights or obligations, we will provide notice where required. The effective date of the current version will be shown with the Terms.

If you continue to use SNAP Life after updated Terms take effect, the updated Terms will apply, subject to any consent or notice requirements under applicable law.

26. Governing law and disputes

These Terms are governed by the laws of England and Wales.

If you are a consumer living elsewhere, you may also benefit from mandatory protections and rights under the laws of your home country that cannot be excluded by these Terms.

We encourage you to contact us first so that we can try to resolve a concern informally. Nothing in this section removes any right you have to bring a claim before a court or other body where applicable law gives you that right.

© 2026 SNAP Life Ltd. All rights reserved.

27. Contact us

SNAP Life Ltd
Website: www.snaplife.co.uk
Email: teamsnap@snaplife.co.uk

28. Documents that form part of the SNAP Life framework

These Terms should be read together with:

- SNAP Life Privacy Policy.
- SNAP Life Medical, AI & Coaching Disclaimer.
- Any subscription, booking or promotional terms shown at the point of purchase or booking.
- Any additional community or feature-specific rules clearly presented within the platform.

© 2026 SNAP Life Ltd. All rights reserved.