

# Terms of Service

Version 2026-08-31 · Effective 31 August 2026

## 1. Who we are

The Werkzeug hosted service at [werkzeug.ee](https://werkzeug.ee) (the "Service") is operated by **Werkstatt OÜ**, a private limited company incorporated in Estonia ("we", "us", "our").

- Registry code: 14937087
- VAT number: EE102242559
- Registered address: Hansu tn 30, Haabersti linnaosa, Tallinn, Harju maakond, Estonia
- Contact: [contact@werkzeug.ee](mailto:contact@werkzeug.ee)

These Terms of Service (the "Terms") form a binding agreement between Werkstatt OÜ and you or the legal entity you represent ("you", the "Customer"). By creating an account or using the Service you accept these Terms.

## 2. The Service

The Service is a hosted Model Context Protocol (MCP) server that lets AI assistants and other MCP clients access Estonian accounting systems on your behalf, including the RIK e-Financials (e-arveldaja) API and, on eligible plans, Erply Books and Merit Aktiva. You connect your own provider credentials; the Service authenticates and forwards API requests made by your MCP client and returns the responses.

Accounting data (invoices, journal entries, reports, and similar payloads) passes through the Service in transit only and is not stored by us. What we do store is described in the [Privacy Policy](#).

The underlying MCP server core is open-source software published on [GitHub](https://github.com). Self-hosting the open-source core is governed by its open-source license, not by these Terms; these Terms apply only to the hosted Service we operate.

## 3. Eligibility and business use

The Service is designed for business use in connection with accounting for Estonian companies. By accepting these Terms you confirm that you are at least 18 years old and, where you act on behalf of a company or other legal entity, that you are authorised to bind that entity to these Terms. If mandatory consumer protection law nevertheless applies to you, nothing in these Terms limits rights that such law grants you and that cannot be waived.

## 4. Your account

- You must provide a valid email address and keep your login credentials, MCP API keys, and OAuth grants confidential.
- You are responsible for all activity that occurs through your account and your MCP API keys, including tool calls made by AI assistants and other MCP clients you connect.
- Notify us without delay at [security@werkzeug.ee](mailto:security@werkzeug.ee) if you suspect unauthorised access to your account or keys.

## 5. Provider credentials and third-party terms

To use the Service you supply your own credentials for a connected accounting API: RIK e-Financials, and on eligible plans Erply Books or Merit Aktiva. You confirm that you are entitled to use those credentials and the company data they give access to. Your use of each provider's API through the Service must comply with that provider's terms. RIK e-Financials is operated by the Estonian Centre of Registers and Information Systems (RIK) and is subject to RIK's [API terms of use](#). Erply Books is operated by Erply; Merit Aktiva is operated by Merit Tarkvara AS. Those providers are not parties to these Terms; we are not responsible for the availability, correctness, or conduct of their APIs.

## 6. Plans, fees, and billing

- **Free** — €0 per month. Read-only subset of tools.
- **Pro** — €6 per month, exclusive of VAT. Full toolkit. Self-serve subscription billed through Stripe.
- **Custom** — by individual agreement. Contact [contact@werkzeug.ee](mailto:contact@werkzeug.ee).

Paid subscriptions are billed monthly in advance through Stripe. VAT is added where applicable. There is no free trial period for paid plans. You may cancel at any time through the billing portal; cancellation takes effect at the end of the current billing period, and fees already paid for the current period are not refunded, except where a refund is required by mandatory law. We may change prices with at least 30 days' notice; price changes take effect at your next billing period after the notice period.

## 7. Fair use

Published usage figures (for example, tool calls per month on a given plan) are fair-use guidance rather than hard technical caps. You agree to use the Service at a volume and pattern consistent with ordinary accounting workflows for the companies you manage. If your usage substantially or repeatedly exceeds fair use, or places disproportionate load on the Service, we may throttle requests, ask you to upgrade, or agree custom limits with you. We will contact you before taking action except where immediate throttling is needed to protect the Service.

## 8. Acceptable use

You must not:

- use the Service for any unlawful purpose;
- access or attempt to access accounting data of companies you are not authorised to act for;
- resell, sublicense, or provide the Service to third parties as a service of your own without our written agreement;
- probe, scan, disrupt, or circumvent security or usage-metering mechanisms of the Service;
- use the Service in a way that infringes the rights of others or breaches the provider API terms referenced in Section 5.

## 9. Your responsibility for your accounting

The Service is a technical integration tool. It is not an accounting, tax, or legal advisory service, and we do not review the content of the data your MCP clients read or write. AI assistants can make mistakes: entries, invoices, and reports created or modified through the Service must be reviewed by you. You remain solely responsible for the accuracy of your bookkeeping, for your filings and tax obligations, and for verifying any output produced with the help of the Service.

## 10. Availability and support

We aim to keep the Service available and will use reasonable efforts to announce planned maintenance in advance, but the Free and Pro plans carry no uptime guarantee or service level agreement. Support for Free and Pro is provided on a reasonable efforts basis by email. Service levels for the Custom plan, if any, are set out in the individual agreement.

## 11. Intellectual property

We retain all rights in the Service, its branding, and its hosted infrastructure. The open-source core is licensed under its own license as published in the GitHub repository. You retain all rights in your data. If you give us feedback about the Service, we may use it without obligation to you.

## 12. Data protection

Our processing of personal data relating to your account is described in the [Privacy Policy](#). Where you use the Service to process personal data contained in your accounting data, the [Data Processing Agreement](#) applies and is incorporated into these Terms.

## 13. Disclaimer of warranties

The Service is provided "as is" and "as available". To the extent permitted by law, we disclaim all warranties, express or implied, including fitness for a particular purpose and non-infringement. We do not warrant that the Service will be uninterrupted, error-free, or that a connected accounting API will remain available or unchanged.

## 14. Limitation of liability

To the extent permitted by law, we are not liable for indirect or consequential damage, loss of profit, loss of business, or loss of data, and our aggregate liability arising out of or in connection with the Service is limited to the fees you paid us for the Service in the twelve (12) months preceding the event giving rise to the claim, or €50 if you have paid no fees in that period.

Nothing in these Terms excludes or limits liability that cannot be excluded or limited under applicable law, including liability for intentional breach or gross negligence under the Estonian Law of Obligations Act.

## 15. Indemnity

If you use the Service in the course of business, you will indemnify us against third-party claims, damages, and reasonable costs arising from your breach of these Terms, your violation of the provider API terms referenced in Section 5, or your unauthorised use of credentials or company data.

## 16. Suspension and termination

- You may stop using the Service at any time and may request deletion of your account by emailing [contact@werkzeug.ee](mailto:contact@werkzeug.ee).
- We may suspend or terminate your access with immediate effect if you materially breach these Terms, if your usage threatens the security or integrity of the Service, or if we are required to do so by law. Where reasonable, we will warn you first.
- We may discontinue the Service or a plan with at least 30 days' notice; in that case we will refund any prepaid fees covering the period after discontinuation.
- On termination your right to use the Service ends. Handling of stored data after termination is described in the [Privacy Policy](#) and the [DPA](#).

## 17. Changes to the Service and these Terms

We may improve or modify the Service, including the set of available tools, provided the core functionality you pay for is not materially reduced during a paid period. We may update these Terms; for material changes we will notify you by email or via the dashboard

at least 14 days before they take effect. If you do not agree to the updated Terms, stop using the Service and cancel your subscription before the effective date; continued use after the effective date constitutes acceptance. Each version of these Terms carries a version identifier, and the version you accepted at registration is recorded with a timestamp.

## 18. Governing law and venue

These Terms are governed by the laws of the Republic of Estonia. Disputes that cannot be settled by negotiation are resolved in Harju County Court (Harju Maakohus) in Tallinn, Estonia, unless mandatory law provides otherwise.

## 19. Miscellaneous

- These Terms, together with the Privacy Policy, the DPA, and any Custom plan agreement, are the entire agreement between us regarding the Service.
- If a provision of these Terms is held invalid, the remainder stays in force.
- You may not assign these Terms without our consent; we may assign them in connection with a merger, acquisition, or sale of the Service.
- Failure to enforce a provision is not a waiver of it.
- These Terms are drawn up in English. Where the Service interface or marketing material is available in other languages, the English version of these Terms and of the other legal documents referenced in them is the authoritative version.

## 20. Contact

Questions about these Terms: [contact@werkzeug.ee](mailto:contact@werkzeug.ee).