LoyalFork Terms and Conditions

Last updated: 11 October 2026. **Version:** 1.2.

These terms cover use of the LoyalFork platform by businesses and their authorised staff, and use of its loyalty membership features by customers. The merchant sections apply to businesses. The customer sections apply to people joining a merchant's programme. The general sections apply to both.

About LoyalFork

LoyalFork is operated by CENTEX LTD, trading as LoyalFork, company number 14712602, registered in England and Wales. Our registered office is 167-169 Great Portland Street, 5th Floor, London, England, W1W 5PF. These terms are between you and CENTEX LTD. Contact us at contact@loyalfork.com.

We provide software for managing loyalty memberships, points or stamps, rewards, staff access and digital Wallet passes. Participating merchants provide their own goods, services and rewards.

These terms must be available before a user agrees to them. A privacy notice explains information handling; acknowledging it is separate from accepting these terms or giving marketing consent.

Scope and agreement

These terms apply to the LoyalFork application, merchant administration and the customer membership features supplied by CENTEX LTD. A merchant's sale of food, drinks or other goods remains a separate transaction between that merchant and its customer. LoyalFork does not sell or supply those goods or act as the merchant's agent for reward fulfilment.

An authorised merchant representative accepts the displayed version before submitting a paid signup. Stripe Checkout records the selected subscription purchase; returning from Checkout alone does not prove payment. We confirm payment through verified billing records and then provision the organisation. Keep the order confirmation, receipt and applicable terms for your records. Contact support if payment was taken but access or confirmation is missing.

A separately agreed written service agreement may supplement these terms. Any difference must be resolved by the express priority provisions of that agreement; the data-processing agreement governs processing performed on a merchant's behalf. Nothing in an individual agreement overrides mandatory law or customer statutory rights.

Merchant accounts

You must have authority to register and act for your business. Provide accurate business and account information, maintain your staff access permissions and promptly remove access when staff leave or no longer require it.

Use the supported sign-in process, protect your account and tell us promptly if you suspect unauthorised access. You are responsible for use by staff you authorise, subject to our own responsibilities for operating the platform securely.

Paid merchant subscriptions are for business use. You choose a plan, accept these terms and complete Stripe Checkout before a paid subscription begins. Existing free-pilot accounts are not automatically charged; moving to a paid plan requires an explicit purchase.

Merchants and authorised staff must be at least 18 and have authority to act for the participating business.

Subscription prices and renewal

Each subscription includes one active location and the applicable taxes within the displayed total. No separate tax surcharge is added to that total. Prices are:

Plan	GBP	EUR	Billing period
Standard monthly	£19.99	€19.99	Every month
Standard annual	£215.89	€215.89	Upfront every year
Founding monthly	£9.99	€9.99	Every month
Founding annual	£107.89	€107.89	Upfront every year

Annual prices provide a 10% saving compared with twelve monthly payments, rounded to the nearest penny or cent. The first 50 founding organisations share one allocation across both currencies and billing periods. The founding rate continues on the existing active subscription. Ending that subscription does not reserve the founding rate for a new subscription, and historical paid founding places do not reopen after cancellation. Availability and the selected price, currency and billing period are shown before payment.

Stripe processes recurring payments. Your subscription renews automatically for the selected monthly or annual billing period unless you cancel before renewal. Keep payment details current. We do not automatically change an existing subscription to a different plan. Any proposed change to your agreed fees requires clear advance notice and applicable cancellation rights.

After payment is verified, we create your organisation and begin provisioning. You receive an owner invitation and complete organisation details, brand identity, an explicit points/stamps and rewards choice, locations and team setup before normal merchant operations. No loyalty model is chosen

automatically. If provisioning or invitation delivery fails, contact support; do not make another purchase to resolve the same payment.

Included service and additional services

The selected subscription provides the current merchant workspace, organisation setup, customer enrolment and membership administration, the chosen points or stamps programme, rewards, staff access and Apple/Google Wallet integration, subject to supported configurations and provider availability. Only one active location is included in a paid plan. Additional paid locations require a separately agreed price and entitlement; do not assume that an interface option authorises expansion.

Campaign preparation tools do not include automated promotional delivery. Square connection preparation does not constitute a completed POS integration. Automatic birthday offers, bulk imports, advanced reporting and other planned features are not promised as included services until expressly made available. We do not promise unlimited staff, usage, storage or a trial that has not been specified in the order or service agreement.

Cancellation and refunds

An authorised owner may cancel through Organisation Settings → Manage billing or by emailing contact@loyalfork.com. Cancellation takes effect at the end of the current paid monthly or annual period. Access continues until that date unless a separate payment, security, legal or misuse issue requires a proportionate restriction. There is no further renewal after cancellation takes effect.

Ordinary cancellation does not automatically refund the unused portion of the current billing period. Contact contact@loyalfork.com about duplicate or incorrect charges or service complaints. We investigate and, where appropriate, issue an operator-approved refund. If LoyalFork ends a prepaid service period for reasons unrelated to merchant breach, we refund the unused period proportionately. Nothing in these rules limits any refund or other remedy required by applicable law. Refunds are not issued automatically by the application.

Failed payments

A failed payment starts a 14-day grace period from the first observed failure. Owners retain access to billing management to update payment details and recover the subscription. After the grace period, unpaid accounts may lose access to loyalty mutations and customer enrolment while retaining owner billing recovery access. Successful payment restores access according to the verified subscription state. Subscription cancellation, expiry or other non-active states may also restrict merchant operations.

Merchant loyalty programmes

Merchants are responsible for setting and clearly communicating their programme rules, including eligibility, earning rates, reward conditions, any expiry dates, participating locations and how disputes are handled. Rules must be available before enrolment and must comply with applicable consumer law.

Merchants must honour valid rewards and correct mistakes fairly. Programme changes must not unfairly remove earned benefits or statutory rights. Material changes require appropriate notice and fair treatment of existing members.

You must have the rights to use branding and other content you upload. You grant LoyalFork permission to host and display that content only as needed to provide your service. You retain ownership of it. Logos and branding may be publicly visible on enrolment pages, printable signup posters, email assets and Wallet passes; do not upload confidential or unauthorised images.

Intellectual property and permitted use

CENTEX LTD and its licensors retain ownership of the LoyalFork software and service materials. For the service term, an authorised merchant and its staff may use the service for that merchant's legitimate business purposes under these terms. Customers may use membership features for their own permitted programme participation.

You retain rights in your business branding and submitted content, subject to third-party rights. The limited hosting/display permission above ends when it is no longer needed to operate the service, subject to lawful retention and removal from restricted backups. Publicly distributed posters and passes may remain on recipients' devices; contact support about removal or correction where necessary.

Do not resell access, impersonate another business or copy/distribute service materials in breach of applicable rights. This does not restrict lawful rights to use your own exported information or permissions that applicable law requires us to recognise.

Merchant data responsibilities

Merchants must collect and use customer information lawfully, provide their own privacy notice, establish appropriate legal bases, and obtain any consent required for marketing. Do not upload information you are not authorised to provide.

Where LoyalFork processes personal information on your behalf, a separate data processing agreement must govern that processing, including instructions, security, subprocessors, assistance with rights requests, incidents, transfers and data return or deletion. These terms do not replace that agreement. The Merchant Data Processing Agreement must be provided and agreed between the merchant and CENTEX LTD; the existence of a document alone does not constitute agreement.

Merchants should keep contact details current and cooperate with legitimate requests concerning customer records. LoyalFork handles its own controller activities as described in the Privacy Policy.

Customer membership and rewards

Joining a programme creates a membership with the named merchant. The merchant's programme rules govern how you earn and redeem rewards. Ask that merchant about purchase records, missing points, expiry conditions or reward availability.

Customer loyalty membership is open only to adults aged 18 or over. Merchants must check that customers meet the age requirement and communicate any additional lawful programme eligibility rules before enrolment. The current enrolment forms do not automatically enforce the 18+ threshold; entering a date of birth is not identity or age verification. Provide accurate information and use only memberships you are entitled to use. Do not create false transactions, duplicate redemptions or misleading membership records.

Points and stamps are loyalty benefits. Any cash value, transferability or restrictions must be stated in the merchant's programme rules. A Wallet pass represents a membership; it is not a payment card.

If a balance is incorrect, contact the merchant. Wallet displays may take time to update, so a displayed balance may differ from the latest programme record. This does not remove your right to have an error investigated and corrected.

You may ask the merchant to close your membership. Closing membership, deleting personal information and removing a pass from your device are different actions. Removing a pass alone does not close the membership. Any treatment of unused rewards on closure must follow the programme rules and applicable consumer law.

Apple Wallet and Google Wallet

Wallet features depend on supported devices and the availability of Apple or Google services. Their applicable terms also govern your use of those services. Pass updates and notifications may be delayed or unavailable because of device settings, connectivity or provider interruptions.

Merchants should provide a reasonable way to resolve membership or redemption problems when a pass cannot be displayed or refreshed. LoyalFork remains responsible for its own contractual obligations.

Signup posters and membership links

A merchant may print or display its signup poster to invite customers to its programme. The poster links to the merchant's enrolment page and must not imply that joining grants a reward unless the published programme rules provide one. Merchants are responsible for the accuracy of any customised invitation text.

Customer-specific QR image, Wallet and invitation links are private access links. Do not publish them on posters or share them with unauthorised people. Contact support if a private link is disclosed. Removing a pass from a device does not itself revoke its link or delete membership records.

Automatic birthday offers and birthday emails are not currently included as an enabled feature. Any introduction will require clear programme conditions and appropriate privacy/communications arrangements before use.

Acceptable use

Do not use the platform for unlawful activity, fraud, harassment or distribution of malicious content. Do not attempt to bypass access controls, access another organisation's records without permission, or disrupt the service. Do not share a pass or membership identifier in a way that enables unauthorised use.

Service operation and suspension

We will provide the service with reasonable care and skill. Maintenance and third-party interruptions can affect availability. Any specific service level or scheduled operating hours must be set out in the merchant's service agreement before purchase.

We may restrict access where reasonably necessary to address suspected fraud, a security incident, unlawful activity or a material breach of these terms. We will keep restrictions proportionate, explain the reason where lawful and safe, and provide an opportunity to resolve the issue where appropriate. Contact contact@loyalfork.com to ask for review.

Free-pilot merchants may close their accounts at any time by emailing contact@loyalfork.com without a cancellation fee. Paid subscriptions follow the cancellation rules above. We will confirm the closure date and make an export of programme data available on request for 30 days after closure, subject to identity and authority checks. Contact us within that window to arrange a secure export. Data return, deletion and any lawful retention must follow the data processing agreement and the Privacy Policy.

If we end the service for reasons other than an urgent security, legal or serious misuse issue, we will normally give merchants at least 30 days' notice. We will assist with lawful data return if immediate access restrictions are necessary. Merchant closure must address outstanding customer rewards fairly; ending the platform service does not automatically extinguish the merchant's commitments to its members.

Support, notices and account closure

Send support, billing, privacy and service complaints to contact@loyalfork.com. Include the organisation name and relevant request or transaction reference, but no passwords, private keys, full payment-card details or publicly shared customer access links. We do not promise a specific response time or service level unless separately agreed.

Keep the owner's contact email current. We may send account, billing, security and contractual notices to that address or through an appropriate authenticated account channel. Required material-change notices must be given clearly before taking effect where applicable; merely editing a webpage does not replace required notice. Account invitations and password setup use supported identity-provider links, not emailed passwords.

Cancellation stops future subscription renewal at the agreed time; account closure, customer deletion and device pass removal are distinct processes. Contact support to request closure/export/deletion and confirm authority. We will explain what is returned, removed or lawfully retained and how remaining rewards should be addressed. Service suspension does not automatically erase customer information.

Responsibility when something goes wrong

Nothing in these terms excludes or restricts liability for death or personal injury caused by negligence, fraud or fraudulent misrepresentation, or any responsibility or right that cannot lawfully be excluded or restricted.

Customers retain their statutory rights. LoyalFork is responsible for failures to meet its own legal and contractual obligations. Merchants are responsible for their goods, services and programme commitments. Contact us if a problem concerns the platform; contact the merchant if it concerns a purchase or reward. We will help direct complaints where appropriate.

Any separately agreed limitation of liability for business customers must be stated clearly in their service agreement and reviewed for enforceability. These terms do not set a financial liability cap.

Matters outside reasonable control

Provider outages, network failures and other events outside a party's reasonable control may delay service. The affected party must take reasonable steps to reduce the impact and communicate material disruption where appropriate. This section does not remove payment/refund remedies required by law, excuse a party's own failure to take reasonable precautions, or displace its data-protection duties.

General contract provisions

If a provision cannot lawfully be enforced, the remaining provisions continue to apply so far as they can operate fairly and lawfully. A delay in exercising a right is not, by itself, a waiver of that right. Changes to an individual agreement must be agreed through an authorised written process; staff cannot make undocumented changes to subscription charges or contractual rights.

Any transfer of the service or contract must preserve applicable rights and data-protection obligations and be notified where required. These terms do not create an employment, partnership or agency relationship between CENTEX LTD and a merchant.

Changes to these terms

Changes may be needed to reflect legal requirements or changes to the service. We will identify material changes and explain when they take effect, giving reasonable advance notice where possible. Where a change materially disadvantages you, applicable cancellation and refund rights remain available. Changes will not retrospectively remove statutory rights or valid earned rewards.

Law and disputes

Disputes are subject to the law and courts applicable to the parties and their agreement. These terms do not impose an exclusive court or override any mandatory legal protection.

Consumers retain any mandatory protection and rights to bring proceedings in the courts available to them under applicable law. Nothing in these terms requires consumers to give up those rights or use compulsory arbitration.

Send complaints to contact@loyalfork.com with enough information to identify the account, merchant and issue, but do not include passwords or other secrets. We will investigate and explain the outcome. We will acknowledge complaints and provide updates while investigating. If a dispute cannot be resolved directly, you retain the remedies available under applicable law.