Terms of Use

Last updated: 2026-10-27.

These terms apply to the use of Saga, a service of Valhalla Systems B.V. Your legal rights as a consumer remain valid, even when these terms do not describe a subject separately.

1. Who offers Saga?

- Company: Valhalla Systems B.V.
- KvK number: 99011786
- VAT number: NL868747865B01
- Correspondence address: De Nieuwe Erven 3, Unit 15284, 5431 NV Cuijk, Netherlands
- General: info@sagafor.me
- Help, complaints, and questions about purchases: support@sagafor.me
- Privacy requests: privacy@sagafor.me
- Security issues: security@sagafor.me

2. What does Saga offer?

Saga helps you store and organize contacts, appointments, tasks, notes, relationships, objects, and locations. You can import, export, and share data with others within the available access rights. Chat & Voice adds assistance via AI and voice.

The description of a feature or purchase clarifies what you can do with it and which limitations apply. A paid right applies to one Saga account; sharing data does not automatically grant others the same paid right.

3. Your account and access

You log in using the login methods Saga offers, including a login link per email. Provide correct account details and protect your email account, login links, and devices. Do not share a personal login link with others.

If you suspect that someone has unauthorized access, or if you can no longer access your account? Contact support@sagafor.me. We may request additional information to verify your identity or claim to the account. Merely mentioning an email address is not proof of ownership. We do not promise recovery when we cannot safely determine that you are entitled to access.

4. Minors and parental supervision

For new registrations, Saga uses the parental supervision route for users under sixteen years of age. An invitation from a caregiver or an available age signal may already determine this route. If you are a minor, you need the consent of a parent or legal representative for purchases when the law requires it.

A caregiver must be authorized to guide the child and give consent on behalf of the child where necessary. Do not make false statements about this. An account under supervision cannot itself supervise another account. Without the required consent, the relevant features remain blocked.

The linked caregivers jointly manage the available freedoms. Additional independence, a new caregiver, and recovery via parental supervision require the consent that Saga asks for. Chat & Voice is not available as long as the account is under parental supervision. Existing supervision does not stop automatically on a birthday. Releasing a personal vault cannot be reversed via the same supervision setting.

A child can have their account deleted themselves after confirmation via their own email, without the consent of caregivers. For a deletion request initiated by caregivers themselves and for recovery via parental supervision, the joint approval route does apply. These product agreements do not limit the child's legal privacy rights.

Consent for a shared vault is not an assessment of all current and future content within it. Participants remain responsible for what they add and share. Parental supervision does not replace personal guidance.

5. Free and paid features

You can create, view, and modify contacts, calendar, tasks, and text notes without a paid subscription. For Chat & Voice, you can choose a paid period. Any free trial options are listed in the app; they do not grant a right to unlimited paid use.

Before payment, you will see the price, currency, applicable taxes, duration, and any automatic renewal. The price at your order is decisive. The prices page provides an overview. A change in prices does not retroactively change the price of an already purchased fixed period.

A one-time purchased period ends without cancellation. Automatic renewal applies only when you choose it at the time of purchase. The payment confirmation states the chosen form. You can turn off automatic renewal; this does not immediately undo the already paid access.

For direct purchases, Stripe processes the payment. For purchases via Google Play, you use the payment and management features of Google Play. The purchase confirmation states which channel you purchased through. Saga does not store your full credit card details itself.

6. Renewal and cancellation

Manage a directly purchased subscription via the account and payment settings in Saga. Manage a Google Play subscription via Google Play. You can also contact support@sagafor.me for a cancellation request or assistance; please state your account address and, if available, the purchase number. You do not need to send full card details for this.

For an initial fixed period of one month or one year, the agreed end date applies, unless you are legally entitled to terminate earlier. After automatic renewal, a cancellation period of a maximum of one month applies to Dutch consumers. For the automatic renewal of an annual subscription, we bill in advance annually. This does not limit the right to cancel. We refund the unused portion of the prepayment after the valid termination date on a pro-rata basis. Other mandatory consumer rights remain in effect.

After the first year, you can choose under Account in Saga to terminate an automatically renewed annual subscription immediately and request a refund of the unused portion. The associated access and renewal stop upon processing. This refund does not use your one-time money-back guarantee. If we cannot process the purchase automatically, please contact support@sagafor.me.

Cancelling, revoking, and deleting your account are different actions. Turning off renewal ends future renewals. Deleting your account is not automatically a request for a refund. Your legal rights in the event of a defective service or a valid revocation remain intact.

7. Cooling-off period and refunds

Not satisfied with Chat & Voice? Within thirty days of purchase, you can request a refund of the full paid purchase amount, even if you have already used the features. This money-back guarantee also applies to gifts, including already activated or used gifts. For a gift, the purchaser requests the refund; the period starts on the purchase date, not the activation date.

You can use this extra guarantee a maximum of once per email address, for a purchase of your choice. Reinstalling or deleting and recreating an account with the same email address does not provide a new guarantee. You request the refund under Account in Saga or via support@sagafor.me. The associated paid access and renewal stop upon processing; a refunded gift can no longer be used. Other purchases remain in effect. We refund via the original payment method. Processing by your bank may take a few more days.

This one-time limitation applies only to our extra money-back guarantee. Your legal right of withdrawal and rights in the event of a defective service are not limited by this, even if you have already used the guarantee. If you, as a consumer, make a distance purchase for which the legal right of withdrawal applies, you can revoke it within fourteen days of concluding the agreement without giving any reason. You can report this via support@sagafor.me or with the form below. A clear statement is sufficient; use of the form is not mandatory.

We do not assume that your cooling-off period expires solely because you pay, log in, or use Chat & Voice. For the expiration of the cooling-off period or the settlement of services already provided, the applicable legal conditions must be met, including the required information and explicit prior consent.

In the event of a valid revocation, we refund the amount due by law within a maximum of fourteen days of receiving your statement, via the same payment method unless you explicitly consent to another free method. For purchases via Google Play, the processing may go through Google. Contact us if you cannot resolve this; the payment route does not remove your legal rights.

Your legal options in the event of a service that does not meet the agreement, such as repair, price reduction, or termination with refund, remain in effect even after the cooling-off period.

Withdrawal form

To: Valhalla Systems B.V., De Nieuwe Erven 3, Unit 15284, 5431 NV Cuijk, Netherlands, support@sagafor.me.

I hereby inform you that I revoke our agreement for the following service:

- Service or purchase:
- Ordered on:
- Consumer name:
- Consumer address:

- Account address or email address for processing:
- Order number, if available:
- Date:
- Signature, only when submitting this form on paper:

8. Giving Saga as a gift

Gifts do not extend automatically. The recipient chooses when the gift is activated. Via the website, the buyer receives a single-use gift link to forward themselves. Protect that link: the person who receives it can claim the gift. If a recipient is specified directly at the time of purchase, the gift is linked to that specified address.

A recipient needs a Saga account to use the gift. The standard account and supervision rules remain in effect. A gift does not make Chat & Voice available as long as the account is under parental supervision. Unused gift or prepaid credit does not lose its validity solely by waiting for that supervision to end. A paid period that has already started is not automatically paused when access is later restricted.

The buyer's right of withdrawal applies where the law requires it. A valid refund may terminate the associated gift or paid right. Proof of that purchase may be required for the restoration of a purchase.

9. Your data and rights regarding it

The rights you have to your own content remain with you. You grant Saga the limited permission necessary to provide the service: storing, processing, displaying, sharing on your instruction, exporting, and securing content. This permission is not a transfer of your content to Saga.

Only enter data and share content for which you have the necessary rights or other lawful basis. This also applies to the personal data of others. Verify the accuracy of important data and the persons with whom you share it. How Saga processes personal data is described in the privacy policy.

10. Vaults and sharing

A vault is a shielded storage space. You can store data for yourself or share it with other users within it. The assigned rights determine who may read, edit, or manage the data. An owner can manage participants and transfer ownership within the available capabilities.

Check before sharing whether the recipient and the rights are correct. Revoked access does not automatically delete copies that someone previously lawfully stored or exported. Personal account fields, such as your own contact notes, are not automatically shared just because the associated contact card is in a shared vault.

Deletion of a shared vault may also affect the data of other participants. Review the consequences and the options for transfer or export in advance. Anyone using Saga on behalf of an organization remains responsible for the authority to manage and share that organization's data.

11. AI and voice

The assistant may misunderstand instructions, miss information, or provide incorrect answers. Verify important outcomes, including appointments, contact details, and imported information. Saga is not a replacement for professional medical, legal, financial, or safety-critical advice.

The document AI in Saga describes the operation and limitations. This explanation does not limit your legal rights in the event of inadequate service.

12. Careful use and measures against abuse

Do not use Saga for:

- unlawful content or activities;
- threats, intimidation, deception, assuming another person's identity, or unauthorized stalking of others;
- sharing data or material for which you do not have a lawful basis or the necessary rights;
- spam, malicious software, or disrupting or overloading systems;
- unauthorized access to accounts or data, or bypassing security, usage limits, and payment rights;
- automated collection of data from others without consent or other lawful basis.

Use links within the provided rights and interfaces. Lawfully permitted actions, including applicable rights for interoperability research, are not excluded by this. For careful security research, the agreements in Report security issues.

You can report abuse via the available reporting function or support@sagafor.me. Saga may restrict access or content when necessary in cases of abuse, fraud, a security risk, or a legal obligation. We tailor the measure to the problem and provide an explanation and an opportunity to respond or resolve it where possible. In case of an urgent risk, immediate intervention may be necessary. You can report an objection to a measure via support@sagafor.me. Your legal rights remain valid in this regard.

13. Availability and external services

Saga maintains the service and its security. Maintenance, outages, and dependencies on other services may temporarily affect availability. There is no separately promised availability percentage. This does not remove our obligation to provide the agreed service and legally required updates.

When connecting or purchasing through an external service, the terms of that service may also apply. Which suppliers Saga uses is listed at Suppliers and data. Engaging a supplier does not remove our own legal responsibility.

14. Export and account deletion

You can export data within your access rights. Save what you want to keep before deletion. After confirmed account deletion, the account is deactivated and a recovery period of thirty days normally applies. After that, the data stored for that purpose is removed from active systems. For a provisional child registration without consent, the separate term in the privacy statement applies.

Transferred or shared data may continue to exist for other participants. A deletion request does not guarantee the removal of all offline copies on your devices. The steps, consequences for paid access, recovery, and backups are described at Deleting your account.

15. Software and liability

The rights to the Saga software, name, design, and documentation belong to Valhalla Systems B.V. or the respective rights holders. You may use the service according to these terms. Separate licenses may apply to third-party components; these terms do not remove rights from those licenses.

Legal rules apply to damage and deficiencies. These terms do not generally exclude liability for data loss, errors by the assistant, or errors by engaged suppliers. Your legal rights to performance, repair, termination, refund, and potential compensation remain preserved where the law provides them.

16. Changes, complaints, and applicable law

We may adjust the service and these terms when necessary for legislation, security, technical changes, or a change in the offer. A change may not affect your mandatory consumer rights. We will inform you by email before the effective date of important changes, with an explanation of the consequences and your options to stop. Where the law requires it, we will ask for consent or offer termination without extra costs and the applicable refund.

Do you have a complaint? Email support@sagafor.me with a description of the problem. We will investigate the complaint and keep you informed about the handling.

Dutch law applies to the agreement. If you are a consumer, you retain the protection of mandatory provisions of the law that would apply to your agreement without this choice. Disputes can be submitted to the court that is competent according to the applicable legal rules; these terms do not require you to waive a legally competent court in your country of residence.