

Optimised AI Limited

Transparency Framework

Examples of how AI-generated content is clearly labelled and how system limitations are communicated to users.

Document Owner	Optimised AI Limited — Board of Directors
Trading Name	GetFrugal (www.getfrugal.uk)
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Review Cycle	Annual (or upon material change to AI systems)

1. Purpose

This document sets out the transparency framework for Optimised AI Limited (trading as GetFrugal). It describes how we ensure users understand when they are interacting with AI-generated content, what the AI can and cannot do, and how we communicate system limitations clearly and honestly.

2. Transparency Principles

GetFrugal is committed to the following transparency principles:

- **Users should always know when content or recommendations are generated by AI**Clarity:
- **We communicate what our AI can and cannot do, without overstating capabilities**Honesty:
- **Explanations of our AI system are written in plain, non-technical language**Accessibility:
- **Users are given enough information to make informed decisions about the recommendations they receive**User empowerment:

3. AI-Generated Content Labelling

3.1 In-Platform Labelling

All AI-generated outputs within the GetFrugal platform are clearly identified. Specific examples include:

- Spending analysis results are presented under a clearly labelled "AI-Powered Analysis" section within the user dashboard
- Savings recommendations carry a visible "AI Recommendation" tag or badge alongside each suggestion
- Subscription detection alerts are labelled as "Detected by AI" to distinguish them from manually entered data
- Where the AI's confidence in a categorisation or recommendation is lower, this is indicated to the user (e.g., "We're not 100% certain about this one — please check and let us know")

3.2 Communication Labelling

Any email notifications, reports, or summaries sent to users that contain AI-generated insights are marked accordingly. For example, periodic savings summary emails include a footer note: "This analysis was generated by GetFrugal's AI-powered system. Recommendations are informational only and do not constitute financial advice."

4. Communication of System Limitations

4.1 Onboarding Disclosures

During user onboarding, we clearly communicate the following:

- GetFrugal uses AI to analyse your uploaded transaction data and suggest ways to save money
- The AI provides recommendations, not financial advice — users should make their own decisions
- AI categorisation may occasionally be inaccurate, and users are encouraged to flag errors
- The platform does not access bank accounts directly and cannot make transactions on the user's behalf

4.2 Known Limitations Disclosure

We proactively communicate the following known limitations of our AI system to users, both during onboarding and within the platform help/FAQ section:

Limitation	How We Communicate It
Transaction categorisation may be imperfect	Users can correct categories with one click; a tooltip explains that AI categorisation improves over time
Deal availability may have changed	Recommendations include a "Verified" date and a note that deals should be confirmed at the retailer's site before acting
Not financial advice	Disclaimer displayed on every analysis page and in every email summary
AI cannot detect all subscriptions	Platform encourages users to manually review their subscription list and add any the AI may have missed
Savings estimates are approximate	Figures are clearly labelled as estimates (e.g., "You could save approximately £X per month")

4.3 Terms of Service and Privacy Policy

Our Terms and Conditions (available at www.getfrugal.uk/terms) and Privacy Policy (available at www.getfrugal.uk/privacy) include clear, plain-language descriptions of how AI is used within the platform, what data is processed, and the limitations of the service. These are presented to all users before account creation and are accessible at all times from the platform footer.

5. User Feedback and Correction Mechanisms

Transparency is a two-way process. GetFrugal provides the following feedback channels:

- **Users can flag any AI recommendation as incorrect, irrelevant, or unclear directly within the dashboard**In-platform feedback buttons:
- **Users can manually correct AI-assigned transaction categories, which improves their personal analysis accuracy**Category correction:
- **Users can reach our support team via the contact page for any questions or concerns about AI-generated content**Contact support:
- **Users who do not wish to use AI features can opt out at any time via my.getfrugal.uk/opt-out**Opt-out:

6. External Transparency

Beyond user-facing disclosures, GetFrugal maintains the following transparency practices:

- ICO registration (ZC085486) is publicly listed and referenced in the platform footer
- Company details, including registered office address and company number, are displayed on the website
- This Transparency Framework and related policy documents are available to regulators, partners, and payment processors upon request
- We engage proactively with underwriting and compliance requirements from payment and banking partners to ensure full transparency

7. Review

This framework is reviewed annually or when material changes are made to the AI system or user-facing features. The directors of Optimised AI Limited are responsible for ensuring ongoing compliance with transparency commitments.