

Global terms of service and privacy policy

Effective Date: September 8, 2026

This Global Terms of Service and Privacy Policy ("Agreement") constitutes a binding legal contract between you ("User") and IQBID Helios Limited, a company incorporated under the laws of the Republic of Seychelles, with registration number 252002 and registered address at __ ("Company", "we", "us", or "our").

This Agreement governs your access to and use of our artificial intelligence (AI) model aggregation service, website, and associated applications (the "Service"). This version applies exclusively to users accessing the Service from jurisdictions outside the United States, the European Union, the European Economic Area, and the Russian Federation.

Part I: Terms of service

1. Eligibility and age limits

By creating an account, accessing, or using the Service, you represent and warrant that you are at least eighteen (18) years of age and possess the full legal capacity to enter into this Agreement. If you are under 18, you are strictly prohibited from using the Service.

2. Description of conduit service

The Company provides a cloud-based software interface that aggregates and routes data to independent third-party artificial intelligence models via Application Programming Interfaces (APIs). The Company acts strictly as a technical conduit and does not author, control, or verify the synthetic outputs generated by these models.

3. One-time pre-paid fees and no-refund policy

3.1. Pre-paid Access: The Service operates strictly on a one-time, pre-paid basis. You purchase designated computational allocations, token quotas, or prompt limits ("Credit Packs"). This Service does not utilize automatic subscription renewals, recurring billings, or latent account charges.

3.2. Secure Processing: All transactions are securely handled by our authorized third-party payment processors and financial infrastructure providers (collectively, "Payment Processors").

3.3. Strict No-Refunds: ALL SALES OF CREDIT PACKS ARE FINAL. The Company does not issue refunds or credits for any unused tokens, user dissatisfaction with the subjective style or accuracy

of AI responses, or temporary external API downtimes.

4. Content restrictions and infrastructure safety

You agree not to submit prompts or upload files that:

- Depict, promote, or facilitate child sexual abuse material (CSAM) or exploitation;
- Provide actionable instructions for fabricating weapons, explosives, or committing acts of terrorism;
- Engage in severe cyber-attacks, including generating malware, ransomware, or executing phishing campaigns;
- Attempt to bypass safety boundaries through prompt injection or "jailbreaking" techniques.

Violation of these restrictions will result in immediate account termination and permanent forfeiture of all remaining balances as a liquidated contractual penalty.

5. Absolute warranty disclaimer and limitation of liability

5.1. As-Is Provision: THE SERVICE AND ALL GENERATED RESPONSES ARE PROVIDED "AS IS" AND "AS AVAILABLE" WITHOUT WARRANTIES OF ANY KIND. AI models can generate false, inaccurate, or hallucinatory data. You utilize any output at your own distinct risk.

5.2. Liability Cap: TO THE MAXIMUM EXTENT PERMITTED BY LAW, THE COMPANY'S MAXIMUM AGGREGATE LIABILITY FOR ALL CLAIMS ARISING OUT OF THIS AGREEMENT SHALL BE LIMITED TO THE TOTAL AMOUNT ACTUALLY PAID BY YOU TO THE COMPANY DURING THE ONE (1) MONTH PRECEDING THE CLAIM.

Part II: Privacy policy

6. Data collection and routing

We collect your email identifier, registration logs, IP address, and transaction metadata synchronized with our Payment Processors. To fulfill your computation requests, your text prompts and uploaded files are automatically routed via secure APIs to international AI infrastructure providers (Sub-processors) located in the United States and other global regions.

7. Data use for machine learning

The Company reserves the right to utilize anonymized or de-identified variations of user-submitted prompts and files to fine-tune internal software routing algorithms. If you do not wish your interaction logs to be utilized for model improvement, you may disable this feature inside your User Dashboard under "Data Controls" at any time.

8. Data retention

User account credentials and payment references are retained for as long as the account exists. Submitted prompts and uploaded assets are securely cached to enable your active interface history view and are permanently deleted from our servers ninety (90) calendar days following generation.

Part III: Miscellaneous

9. Governing law and jurisdiction

This Agreement, and any disputes arising out of or related to it, shall be governed by, and construed in accordance with, the laws of the Republic of Seychelles, without regard to its conflict of laws rules. Any formal legal action or proceeding arising under this Agreement shall be brought exclusively in the competent courts located in Victoria, Mahé, Republic of Seychelles, and you hereby consent to the personal jurisdiction of such courts.

10. Contact information

For any administrative inquiries, billing questions, or privacy notifications, please contact us at: legal@iqbid.ai

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