

Global terms of service

Effective Date: September 8, 2026

This Global Terms of Service ("Agreement" or "Terms") constitutes a binding legal contract made between you, whether personally or on behalf of an entity ("User"), and IQBID Helios Limited, a company incorporated and registered under the laws of the Republic of Seychelles with international business company registration number **252002** and having its registered office at Suite 9, Ansuya Estate, Royal Street, Victoria, Mahe, Seychelles (the "Company", "we", "us", or "our").

This Agreement governs your access to and use of our artificial intelligence (AI) model aggregation platform, user interface, website, and associated applications (the "Service"). This version applies exclusively and restrictively to users accessing or utilizing the Service from jurisdictions outside the United States, the European Union, the European Economic Area, and the Russian Federation (collectively, the "Rest of the World" or "RoW" region).

1. Eligibility and age limits

By creating a user account, executing a financial transaction, completing the onboarding process, or otherwise accessing or utilizing the Service, you explicitly represent, warrant, and guarantee that you possess full legal capacity under your local statutory laws and are at least eighteen (18) years of age or have fully reached the mandatory age of majority in your specific country of residence. The Service, its interface controls, and underlying computational capacities are strictly intended for adult consumers and professionals. If you are under the age of 18 (or the applicable legal age of majority in your jurisdiction), you are strictly prohibited from creating a user profile, entering into this Agreement, or submitting any personal identifiers, text queries, prompts, or files to the Service.

2. Description of conduit service

The Company provides a secure, cloud-based software interface and system that aggregates and routes data inputs to independent third-party artificial intelligence models, neural networks, and large language matrices via secure Application Programming Interfaces (APIs). The Company acts strictly as a technical and administrative conduit and infrastructure routing layer. The Company does not author, curate, fact-check, verify, edit, modify, or guarantee the accuracy, safety, real-world truthfulness, or utility of the synthetic data outputs generated by these underlying models. You explicitly acknowledge that you use all automated machine-generated outputs entirely at your own distinct discretion and independent risk.

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

3.1. Hybrid Billing Architecture

The Service operates strictly on a one-time, pre-paid basis. Access to specific functional layouts and platform interface suites requires the purchase of a pre-paid computational package (each, a "Subscription Plan"). Computational data throughput and query metrics are calculated via usage-based credits (the "IQBID Tokens"). **While functional interface access expires at the calendar conclusion of the pre-paid term, any unused, unspent IQBID Tokens shall never expire and safely carry over permanently to your global account balance.** This Service does not utilize automatic subscription renewals, recurring billings, or latent account charges.

3.2. Secure Processing

All payment transactions, checkout validations, and multi-currency conversions are securely handled by our authorized independent third-party payment processors, banking institutions, and financial infrastructure providers (collectively, "Payment Processors").

3.3. Strict No-Refunds Policy

ALL SALES OF SUBSCRIPTION PLANS AND IQBID TOKENS ARE DEFINITIVE, FINAL, AND COMPLETELY NON-REFUNDABLE. IQBID Tokens explicitly possess zero cash value and are non-redeemable for fiat currency or any other real-world financial assets. The Company does not issue refunds, chargeback reversals, or partial credits for any unused tokens, user dissatisfaction with the subjective style, tone, or accuracy of AI-generated responses, or temporary downtimes of external third-party API networks.

4. Content restrictions and infrastructure safety

You explicitly agree not to submit text prompts, prompt injections, or upload multi-format digital files designed to execute, generate, facilitate, or distribute any of the following prohibited categories:

- **Child Exploitation:** Material that depicts, promotes, or facilitates child sexual abuse material (CSAM) or child sexual exploitation and abuse (CSAE).
- **Illicit Weapons and Terrorism:** Actionable instructions, blueprints, or tutorials for fabricating weapons, improvised explosives, chemical agents, or committing acts of terrorism.
- **Cyber-Attacks and Malware:** Software code execution strings designed to generate malware, ransomware, spyware, or execute phishing campaigns.
- **System Jailbreaking:** Intentional attempts to bypass platform safety boundaries, parameters, or content moderation layers through specialized prompt injection techniques.

4.1. Penalty for Violations

Any verified violation of these restrictions will result in immediate, permanent account termination, infrastructure ban, and the **absolute forfeiture and cancellation of all remaining active Subscription Plan access periods and associated IQBID Tokens balances** as a pre-agreed liquidated contractual penalty to cover operational security mitigation and moderation costs.

5. Absolute warranty disclaimer and limitation of liability

5.1. As-Is Provision and Disclaimer of Warranties

THE SERVICE, ITS APPLICATION PROGRAMMING INTERFACES, PLATFORM LAYOUTS, AND ALL AUTOMATED MACHINE-GENERATED RESPONSES ARE PROVIDED STRICTLY ON AN "AS IS" AND "AS AVAILABLE" BASIS, WITHOUT WARRANTIES OF ANY KIND, EITHER EXPRESS OR IMPLIED. TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, THE COMPANY EXPLICITLY DISCLAIMS ALL WARRANTIES, INCLUDING IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, STRUCTURAL DATA SECURITY, AND NON-INFRINGEMENT. ARTIFICIAL INTELLIGENCE MODELS CAN GENERATE FALSE, INACCURATE, BIASED, DECEPTIVE, OR COMPLETELY HALLUCINATORY DATA. THE COMPANY DOES NOT WARRANT THAT THE SERVICE WILL BE UNINTERRUPTED, COMPLETELY SECURE, ERROR-FREE, OR ACCURATE. YOU UTILIZE ANY GENERATED OUTPUT AT YOUR OWN DISTINCT DISCRETION AND INDEPENDENT REAL-WORLD RISK.

5.2. Liability Cap and Limitations

TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, IN NO EVENT SHALL IQBID HELIOS LIMITED, ITS DIRECTORS, EMPLOYEES, AFFILIATES, OR API SUB-PROCESSORS BE LIABLE FOR ANY INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL, OR PUNITIVE DAMAGES, INCLUDING LOSS OF PROFITS, LOSS OF REVENUE, CORPORATE DATA BREACHES, SYSTEM DOWNTIME, OR LOSS OF BUSINESS REPUTATION, ARISING OUT OF OR IN CONNECTION WITH THE AGREEMENT.

THE COMPANY'S MAXIMUM AGGREGATE FINANCIAL LIABILITY FOR ALL CLAIMS AND CIVIL DISPUTES ARISING OUT OF OR DIRECTLY RELATED TO THIS AGREEMENT SHALL BE STRICTLY LIMITED TO THE TOTAL MONETARY AMOUNT ACTUALLY PAID BY YOU TO THE COMPANY FOR YOUR SUBSCRIPTION PLAN AND ASSOCIATED IQBID TOKENS DURING THE ONE (1) MONTH IMMEDIATELY PRECEDING THE INITIAL DATE OF THE WRITTEN CLAIM NOTICE.

6. Changes to this Agreement and Effective Date

(a) **Effective Version and Current Status:** This Agreement is active and legally binding upon users as of the "Effective Date" indicated at the top of this document. Any interactions, purchases of computational packages, or data executions performed on the platform are governed strictly by the specific version of the Agreement active on the precise calendar date of such transaction or interaction.

(b) **Right to Modify and Amend:** The Company reserves the absolute unilateral right to update, amend, modify, adjust, or completely replace any part, provision, or clause of this Agreement, including changing the pricing parameters of Subscription Plans or the technical definition and

infrastructure throughput of IQBID Tokens, at any time to reflect software changes, security updates, or international regulatory shifts.

(c) **User Responsibility to Monitor Updates:** The Company will indicate policy updates exclusively by updating the "Effective Date" stamp at the top of this page. The Company is not obligated to dispatch individual email notifications or dashboard pop-up alerts regarding modifications. It is your sole personal responsibility to check this page periodically to maintain active awareness of the current legal and data framework. Your continued access to or use of the Service following the publication of any modifications constitutes your immediate, absolute, and irrevocable acceptance of the updated Agreement. If you do not agree to the updated terms, your sole remedy is to cease utilizing the Service and close your account immediately.

7. Governing law and jurisdiction

This Agreement shall be governed by the substantive laws of the Republic of Seychelles. Formal legal actions must be brought exclusively in Victoria, Mahé, Republic of Seychelles.

8. Contact information

For administrative or legal inquiries, please contact us at legal@iqbid.ai

Company Name: IQBID Helios Limited

Company number: 252002

Registered office: Suite 9, Ansuya Estate, Royal Street, Victoria, Mahe, Seychelles

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