

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).

By interacting with the service, you agree to these terms:

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 and Token Demarcation

The Service operates on a pre-paid basis via Subscription Plans and usage-based credits ("IQBID Tokens"). Unused IQBID Tokens permanently roll over, though interface access expires at the end of the term. These tokens are strictly internal, non-crypto technical metrics for measuring data throughput and API costs, possessing no cash value and non-transferable status.

3.2. Secure Processing and PCI DSS Cardholder Data Disclaimer

Payment transactions are handled by authorized third-party processors. The Company complies with PCI DSS standards and does not collect or store raw payment card data, such as numbers, expiration dates, or CVV codes, as all credentials are processed directly by our secure financial partners .

3.3. Strict No-Refunds Policy and Chargeback Defense

ALL SALES OF SUBSCRIPTION PLANS AND IQBID TOKENS ARE DEFINITIVE, FINAL, AND COMPLETELY NON-REFUNDABLE. IQBID Tokens represent exclusively internal, proprietary, non-crypto technical metrics used solely to calculate data throughput and server bandwidth consumption for artificial intelligence data generations within the Service interface; they possess absolutely zero cash or real-world monetary value, are completely non-transferable, and remain strictly non-redeemable for fiat currency, cryptocurrency, or any other virtual assets. The Company does not issue refunds, chargeback reversals, or partial credits under any circumstances, including user dissatisfaction with AI-generated outputs or temporary downtimes of external third-party API networks. Any fraudulent attempt to execute an unauthorized chargeback dispute through your card-issuing bank will result in the immediate, permanent termination of your account, infrastructure block, and the absolute forfeiture of all remaining active Subscription Plan periods and carry-over IQBID Tokens balances as a liquidated contractual penalty.

In order to safeguard platform infrastructure security, Users explicitly agree and are contractually required to submit any billing inquiries, transactional errors, or currency discrepancies directly to billing@iqbid.ai for internal administrative review before lodging any formal payment disputes, chargeback operations, or reversal claims with their respective banking providers or credit card 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. Reporting abuse and infrastructure violations

If you become aware of any prohibited activity, systemic policy breach, or if you believe any synthetic text or output generated via the Service violates third-party rights or infrastructure safety layers, please immediately report such behavior to our dedicated security and compliance operations team at: abuse@iqbid.ai. All notifications will be reviewed promptly by our legal operations department.

9. 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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