Terms of service

Last Updated: November 3, 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, decentralized cloud infrastructure, internal computational ledger, user interface, websites, software applications, and associated web resources, including iqbid.io, iqbid.ai, wallet.iqbid.io, files.iqbid.io, video.iqbid.ai, iqbid.site, and proofer.site (collectively, the "Service"). This version applies exclusively and restrictively to users accessing or utilizing the Service from jurisdictions outside the United States of America, 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 Credit Demarcation

The Service operates strictly on a one-time, pre-paid basis via the purchase of Subscription Plans or Standalone Computational Packs managed within your personal SaaS dashboard at **wallet.iqbid.io** (the "Ecosystem Wallet"). The Service does not implement, support, or utilize automatic account renewals or latent recurring subscription models. All computational usage allocations and non-expiring credit metrics are designated as **"IQBID Credits"** . IQBID Credits represent exclusively internal, proprietary, non-crypto technical metrics used solely to calculate data throughput, API execution costs, and server bandwidth consumption within the Service interface; they possess absolutely zero independent cash or monetary value, do not accrue interest, are strictly non-transferable between separate user accounts, and remain completely non-redeemable and non-withdrawable for fiat currency, cryptocurrency, or any real-world financial assets. External third-party payment routing networks with digital asset features (including USDT, USDC, BTC, ETH, BNB) may be deployed for payment processing, wherein assets undergo instant liquidation to fiat at real-time market rates upon authorization, constituting standard software purchases. Any remaining unspent IQBID Credits shall safely carry over to your unified account balance at wallet.iqbid.io at the conclusion of the calendar term, subject strictly to the account status mandates set forth in Section 3.3.

3.2. Secure Processing and PCI DSS Cardholder Data Disclaimer

All payment transactions initiated by users are securely routed and processed through authorized third-party infrastructure payment processors and international banking partners (collectively, "Payment Processors"). The Company complies with international security standards and does not collect, record, or store raw payment card data, such as credit card numbers, expiration dates, or CVV/CVC codes, as all financial credentials are processed directly by our secure financial partners. To prevent unauthorized or fraudulent billing disputes, Users explicitly agree and are contractually mandated to contact our specialized billing operations department directly at **billing@iqbid.ai** to resolve any payment discrepancies, transactional latencies, multi-currency conversion errors, or pricing misunderstandings prior to initiating any formal chargeback requests, payment reversals, or dispute frameworks with their card-issuing bank or financial institutions.

3.3. Strict No-Refunds Policy, Infrastructure Inactivity, and Chargeback Defense

(a) **Definitive Non-Refundable Purchases:** ALL SALES OF SUBSCRIPTION PLANS, STANDALONE COMPUTATIONAL PACKS, AND IQBID CREDITS TRANSACTED WITHIN WALLET.IQBID.IO ARE DEFINITIVE, FINAL, AND COMPLETELY NON-REFUNDABLE. The Company does not issue financial refunds, chargeback reversals, or partial credits under any circumstances, including but not limited to user dissatisfaction with machine-generated artificial intelligence outputs, latency variations, or temporary operational downtimes of downstream third-party API networks.

(b) **Infrastructure Inactivity and Balance Forfeiture:** To optimize server resource distribution and prevent infinite data retention overheads, Users must maintain active account standing by executing at least one (1) successful authorized system login into the Service or Ecosystem Wallet (wallet.iqbid.io) within any consecutive eighteen (18) month timeframe. If a User account remains completely inactive without a validated login for eighteen (18) consecutive months, the profile shall be legally deemed abandoned. Upon reaching this 18-month inactivity threshold, any remaining active subscription durations and all available unspent **IQBID Credits** shall be permanently and irrevocably forfeited, canceled, and liquidated as a pre-agreed infrastructure maintenance fee to compensate the Company for server space allocation and data archive encryption.

(c) **Fraudulent Chargeback Consequences:** Any fraudulent, unauthorized, or bad-faith attempt to execute a chargeback dispute, payment reversal, or clawback operation through your card-issuing bank, credit card networks, or digital wallet providers will constitute a material breach of this Agreement. Such action shall result in the immediate, permanent termination of your authentication profile, infrastructure block across iqbid.io, wallet.iqbid.io, and files.iqbid.io, and the absolute forfeiture of all remaining active Subscription Plan periods and carry-over **IQBID Credits** balances as a liquidated contractual penalty to cover administrative mitigation, legal enforcement, and security override costs.

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 constitutes a material breach of this Agreement and will result in the immediate, permanent termination of your account, a lifetime infrastructure ban across iqbid.io, wallet.iqbid.io, and files.iqbid.io, and the absolute forfeiture and cancellation of all remaining active Subscription Plan access periods and associated **IQBID Credits** balances. Such balance liquidation shall be enforced without prior warning as a pre-agreed liquidated contractual penalty to cover operational security mitigation, developer intervention, and moderation costs, and remains strictly non-refundable.

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, STANDALONE COMPUTATIONAL PACKS, AND ASSOCIATED **IQBID CREDITS** DURING THE ONE (1) MONTH IMMEDIATELY PRECEDING THE INITIAL DATE OF THE WRITTEN CLAIM NOTICE.

6. Changes to this Agreement and Last Updated Date

(a) **Effective Version and Current Status:** This Agreement is active and legally binding upon users as of the "Last Updated" date indicated at the top of this document. Any interactions, purchases of computational packages, system authorizations within wallet.iqbid.io, 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, computational volumes, and functional scopes of Subscription Plans, Standalone Computational Packs, or the technical definition and infrastructure throughput of **IQBID Credits**, 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 "Last Updated" 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, Dispute Resolution, and Contact Information

7.1. **Governed Law:** This Agreement, contractual cross-border relations, and your operational use of the Service (including all data transactions, cloud partition hosting, and interface actions within iqbid.io, iqbid.ai, wallet.iqbid.io, and files.iqbid.io) shall be governed by, and construed strictly in accordance with, the substantive laws of the Republic of Seychelles, without giving effect to any principles of conflicts of law.

7.2. **Exclusive Venue:** Any formal legal action, corporate claim, or judicial dispute arising out of or directly relating to this Agreement, the Service performance, or credit ledger records shall be brought exclusively before the competent civil courts of the Republic of Seychelles located in Victoria, Mahé. Both parties hereby consent to the respective personal jurisdiction and venue of such designated courts, explicitly agreeing that all such judicial proceedings may be conducted entirely via remote electronic platforms or written submissions.

7.3. **Legal Contact:** For any formal inquiries or pre-dispute legal notifications under this Agreement, you may contact our legal infrastructure team directly via electronic mail at: **legal@iqbid.ai**.

8. Reporting abuse and infrastructure violations

If you become aware of any prohibited activity, systemic policy breach, prompt injection attack, or if you believe any synthetic text, media asset, video generation, or deployed landing page generated via the Service infrastructure (including video.iqbid.ai, files.iqbid.io, iqbid.site, and proofer.site) violates third-party intellectual property rights or infrastructure safety layers, please immediately report such behavior to our dedicated security and compliance operations team via electronic mail at: **abuse@iqbid.ai** . All notifications will be reviewed promptly by our legal operations department, and verified violations will result in immediate infrastructure revocation and balance liquidation pursuant to Section 4.1.

9. Corporate contact and registration details

For any remaining administrative inquiries, official notifications, corporate compliance matters, or billing synchronization requests, please contact our support and management teams directly via verified electronic mail at: **legal@iqbid.ai** and **billing@iqbid.ai** .

All formal communications under this Global Agreement shall be routed to the following corporate entity:

- **Corporate Name:** IQBID Helios Limited
- **International Business Company Number:** 252002
- **Official Registered Office Address:** Suite 9, Ansuya Estate, Royal Street, Victoria, Mahe, Seychelles

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