

Terms of service

Last Updated: September 8, 2026

Welcome to our Service. These Terms of Service ("Terms") constitute a legally binding agreement made between you, whether personally or on behalf of an entity ("you," "user," or "consumer"), and IQBID Helios Limited, a company registered under the laws of the Republic of Seychelles with registration number 252002 and registered office at _____ ("Company," "we," "us," or "our").

These Terms govern your access to and use of our artificial intelligence (AI) model aggregation platform, website, and related applications (collectively, the "Service").

Please read these Terms carefully before accessing the Service. If you reside within the European Union (EU) or the European Economic Area (EEA), specific mandatory consumer protection laws and regulations apply to your usage, including the EU Artificial Intelligence Act (Regulation (EU) 2024/1689) and the EU Digital Services Act.

1. Eligibility and age restrictions

By registering an account or using the Service, you represent and warrant that you are at least eighteen (18) years of age. The Service is strictly intended for individuals who have reached the age of majority. If you are under 18, you are prohibited from creating an account or submitting any personal data or files to the Service.

2. Nature of the service & eu ai act compliance

The Company operates an online software aggregation interface that routes user queries to third-party artificial intelligence infrastructure networks (such as OpenAI, LLC and Google LLC) via secure Application Programming Interfaces (APIs).

EU AI ACT TRANSPARENCY DISCLOSURE: In strict compliance with Article 50 of the EU Artificial Intelligence Act (Regulation (EU) 2024/1689), the Company explicitly informs you that all text, images, documents, or outputs generated through this Service are created automatically by artificial intelligence algorithms and systems. The Service does not generate human-authored editorial content. By interacting with the Service, you acknowledge your awareness that you are interacting with an artificial intelligence system.

3. Subscriptions, fees, and payments

3.1. Subscription Tiers

Access to advanced AI models requires a paid tier ("Subscription Plan"). The fees, computational parameters, and prompt quotas applicable to each Subscription Plan are explicitly displayed on our checkout interface. All payments from EU users are securely processed by our third-party infrastructure payment processors.

3.2. **ONE-TIME TRANSACTIONS.**

All Credit Plans are provided via single, non-recurring transactions. Performance of the digital content begins immediately upon successful payment verification. In accordance with Article 16(m) of the EU Consumer Rights Directive, you explicitly agree to immediate performance and acknowledge that you lose your 14-day right of withdrawal once the digital content is delivered. No automatic renewals or latent billings are applicable to the Service."

3.3. Mandatory waiver of the eu right of withdrawal

UNDER DIRECTIVE 2011/83/EU ON CONSUMER RIGHTS, EU CONSUMERS GENERALLY POSSESS A STATUTORY RIGHT TO WITHDRAW FROM ONLINE CONTRACTS WITHIN FOURTEEN (14) CALENDAR DAYS WITHOUT GIVING ANY REASON.

HOWEVER, PURSUANT TO ARTICLE 16(M) OF SAID DIRECTIVE, THE RIGHT OF WITHDRAWAL DOES NOT APPLY TO THE SUPPLY OF DIGITAL CONTENT WHICH IS NOT SUPPLIED ON A TANGIBLE MEDIUM IF THE PERFORMANCE HAS BEGUN.

BY PURCHASING A SUBSCRIPTION PLAN AND CLICKING THE "SUBSCRIBE" OR "PAY" BUTTON, YOU EXPLICITLY REQUEST, AGREE, AND CONSENT TO THE IMMEDIATE PROVISION AND EXECUTION OF THE DIGITAL SERVICE. YOU ACKNOWLEDGE AND EXPRESSLY AGREE THAT ONCE ACCESS TO THE AI AGGREGATION INTERFACE, PROMPT LIMITS, OR TOKEN CAPACITY IS DELIVERED TO YOUR USER ACCOUNT, YOU COMPLETELY LOSE YOUR STATUTORY 14-DAY RIGHT OF WITHDRAWAL (RIGHT TO A REFUND).

4. Intellectual property and user materials

4.1. User Content

You retain all ownership, copyright, and intellectual property rights in the text prompts, questions, and files (images, audio, documents) that you upload or input into the Service ("User Content"). You represent that you possess all necessary legal rights and permissions to submit such User Content.

4.2. Licensing for Processing

To deliver the Service, you grant the Company a worldwide, non-exclusive, royalty-free, transactional license to host, cache, transmit, and route your User Content to third-party AI models (OpenAI, Google, etc.) strictly for execution.

4.3. AI Generated Outputs

The Company does not claim any copyright or ownership over the textual, visual, or structural materials generated by the aggregated AI models in response to your prompts ("Outputs"). The allocation of intellectual property rights over AI-generated outputs is subject to the national laws of your specific EU member state.

5. Disclaimer of warranties & limitation of liability

5.1. AI Accuracy and Hallucinations

You acknowledge that automated machine learning systems may occasionally generate inaccurate, incomplete, biased, or incorrect Outputs (commonly referred to as "AI hallucinations"). The Company acts strictly as an aggregation conduit and does not verify or guarantee the objective truthfulness, safety, or real-world utility of any generated Output.

5.2. Statutory Warranty Rights

Nothing in these Terms shall limit or exclude your statutory warranty rights as an EU consumer regarding digital services that fail to comply with subjective or objective conformity requirements.

5.3. Limitation of Liability

To the maximum extent permitted by the mandatory consumer protection laws of your country of residence, the Company's total liability for any damages arising out of or in connection with the Service shall be limited to the total amount paid by you to the Company during the twelve (12) months preceding the event giving rise to liability. The Company shall not be liable for any indirect, unpredictable, or consequential losses, or losses resulting from your breach of our Acceptable Usage Policy.

6. Mandatory eu dispute resolution & jurisdiction

6.1. ODR Platform

The European Commission provides an online dispute resolution platform, which you can access at <https://europa.eu>. We prefer to resolve any disputes directly with you via email at legal@iqbid.ai.

6.2. Governing Law

These Terms and your use of the Service shall be governed by the laws of the Republic of Seychelles. However, as an EU consumer, you enjoy the protection of the mandatory statutory provisions of the law of the EU Member State where you have your habitual residence.

6.3. Forum and Venue

Any legal action or dispute arising out of these Terms shall be brought before the competent courts of the Republic of Seychelles, OR, at your sole election, before the competent national courts of your EU country of residence.

7. Contact information

For any formal inquiries regarding these EU Terms, please contact our corporate department at:

- **Email:** legal@iqbid.ai
 - **Corporate Entity:** IQBID Helios Limited
 - **Registered Address:**
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