

TERMS OF SERVICE OF MOYRA

Last Update: January 30, 2026

These Terms of Service (“**Terms**”) are a binding agreement between you (referred to herein as “**the User**”, “**You**” or “**Your**”) and Moyra Teknoloji Ticaret Limited Şirketi, a company incorporated under the laws of Türkiye, located at Maslak Mah. Büyükdere Cad. Uso Center Plaza No:245/27 Sarıyer/İstanbul and where applicable its subsidiaries, affiliates and related corporations (referred to herein as “**Moyra**”, “**the Company**”, “**we**”, “**us**” or “**our**”), concerning your access to and use of Moyra’s Services (as defined below) via Moyra website, related features and services, and other linked channels, mobile websites or applications (collectively, the “**Platform**”).

BY ACCESSING THE PLATFORM, USING THE SERVICES, OR CLICKING “AGREE” OR “CONTINUE” YOU CONFIRM THAT YOU HAVE READ, UNDERSTOOD, AND ACCEPT THESE TERMS. IF YOU DO NOT ACCEPT, YOU MUST NOT USE THE PLATFORM OR SERVICES. THE SERVICES ARE INTENDED FOR INDIVIDUALS 18+ WITH CAPACITY TO CONTRACT. IF YOU ARE UNDER 18 YEARS OF AGE (OR THE AGE OF LEGAL MAJORITY WHERE YOU LIVE), YOU MAY ONLY ACCESS OR USE OUR SERVICES UNDER THE SUPERVISION OF A PARENT OR LEGAL GUARDIAN WHO AGREES TO BE BOUND BY THESE TERMS. IF YOU ARE A PARENT OR LEGAL GUARDIAN OF A USER UNDER THE AGE OF 18 (OR THE AGE OF LEGAL MAJORITY), YOU AGREE TO BE FULLY RESPONSIBLE FOR THE ACTS OR OMISSIONS OF SUCH USER IN CONNECTION WITH OUR SERVICES. IF YOU DO NOT AGREE WITH THE TERMS, YOU SHOULD IMMEDIATELY DISCONTINUE USING THE PLATFORM AND SERVICES.

We can be accessed through various locations and jurisdictions. You are solely responsible for compliance with Platformlicable Laws in each location where you access or use the Services. Do not use the Services where such use would be unlawful or require registration or licensing that we do not hold.

You may not use this Platform and Services if you: (i) do not agree to these Terms; (ii) are not of the age or have the capacity to be bound by these Terms in Your jurisdiction of residence; or (iii) are prohibited from accessing or using this Platform or Services or any of this Platform’s contents, products or services by applicable law.

With the acceptance of these Terms, You further acknowledge that You have read and understood Our policies in the Moyra Platform, including but not limited to the [Privacy Policy](#), [Cookie Policy](#), [Payment](#), [Cancellation and Refund Policy](#), and other policies and notifications (collectively be referred to as “**Policies**”) that may be amended from time to time on the Moyra Platform. These Policies are an integral and inseparable part of these Terms. Violation of the principles stated in these Policies is equivalent to a violation of these Terms.

If You have any questions about these Terms or Our Services, please contact us at support@moyra.desk360.com.

1. Defined Terms and Interpretation

1.1. Capitalized terms used in these Terms shall have the meanings set forth in this Section or, where the context so requires, as expressly defined in other parts of these Terms. Any definition introduced elsewhere in these Terms shall apply equally throughout the entire document unless the context requires otherwise. Singular terms include the plural and vice versa; references to “including” shall mean “including without limitation.”

1.2. For purposes of these Terms:

“**Acceptable Use Policy**” means the policy governing permitted and prohibited uses of the Services, as published and updated by Moyra from time to time, which is incorporated into these Terms by reference.

“**Platformlicable Laws**” means all laws, regulations, orders, and industry obligations relevant to your access or use.

“**Cookie Policy**” means the cookie and tracking technologies policy of Moyra, as published and made available on the Platform and updated from time to time, which explains the types of cookies and similar technologies used

on the Platform, their purposes, and how Users can manage their preferences. The version of the Cookie Policy in force at the time of access or use shall apply.

“Payment, Cancellation and Refund Policy” means Moyra’s policy, as published and made available on the Platform and updated from time to time, which sets forth the terms and conditions governing payment methods, billing, cancellation, credit expiration, and refund procedures for the Services. The version of the Payment, Cancellation and Refund Policy in force at the time of the relevant transaction shall apply.

“Platform” means Website, web interfaces, and/or applications we operate.

“Privacy Policy” means the privacy policy of Moyra, as published and made available on the Platform and updated from time to time, which governs the collection, processing, storage, and disclosure of personal, technical, and usage data in connection with the Platform and the Services. The version of the Privacy Policy in force at the time of access or use shall apply.

“Provider(s)” means third-party carriers, network operators, upstream suppliers, and technology partners.

“Policies” means the Privacy Policy, Acceptable Use Policy, Cookie Policy, Payment, Cancellation and Refund Policy, and any other documents referenced in these Terms or published on the Platform.

“Services” refers to the services provided on the Platform by Moyra, or by third-party service providers authorized by Moyra, with the aim of enabling the User use the services at the Platform, encompassing all applications, software, APIs (application programming interfaces), technologies, products, and/or functionalities.

“Subscription” or Subscription Plan” means the paid subscription model under which Users obtain access to the Services, including the applicable usage rights, feature tiers, limitations, and renewal rules described on the Platform.

“Merchant of Record” means Zotlo (Z3P LLP) or any other duly appointed payment, billing, or sales intermediary engaged by Moyra to process payments, issue invoices, or act as reseller of record for transactions made through the Platform. The Merchant of Record operates in accordance with these Terms and any applicable order confirmation, invoice, or accompanying agreement.

“Users” mean, individuals who access or use the Services through your account, integrations, or applications.

“User Content” means any data provided or generated through the User’s use of the Service.

“Website” means <https://moyra.app/>.

2. Description of Services and Fees

- 2.1.** Moyra operates the Platform, which consists of a digital application and related technological infrastructure through which certain content, features, and functionalities are made available. All content and functionalities accessible on or through the Platform are specifically produced and provided solely for informational and entertainment purposes. Such content may include, without limitation, personalized user-specific content, date-based content, and regularly updated informational material (including daily, weekly, and monthly content), as well as notifications and interactive tools facilitating access to and use of such content. The scope, format, and availability of the Platform and its functionalities may vary depending on the User’s country settings, device, and platform.
- 2.2.** Users may access and benefit from Moyra’s paid services at their own discretion. Users may unsubscribe from the Services at any time.
- 2.3.** Different fees may apply depending on the User’s country. The applicable fee will be shown to the User prior to purchase. If Users change the country settings of their accounts and select a different country, the fees presented to them may vary accordingly. All fees are determined based on the country selected in the User’s account settings. Unless cancelled, the User’s subscription will automatically renew at the end of each service period for the same duration as the previous period.

- 2.4. Moyra aims to ensure that Users are fully satisfied with the Services. However, malfunctions or interruptions may occasionally occur. Moyra performs maintenance and implements necessary actions to resolve such issues in order to provide an uninterrupted service experience.
- 2.5. From time to time, the Platform or the Services may receive automatic updates, including bug fixes, enhancements, and new features, to maintain compatibility and performance. By using the Services, You agree to receive and install such Updates without additional notice.
- 2.6. To access and fully utilize the Services, You must maintain a compatible device and a stable internet connection for functionality. Service performance may be affected by device capabilities, network conditions. You are solely responsible for ensuring that Your device and connectivity meet these prerequisites.
- 2.7. Moyra may offer various membership plans, including promotional plans or plans offered in cooperation with third parties. Certain plans may be subject to additional terms or limitations, which will be disclosed at the time of registration or through other communications provided to the User.
- 2.8. "Payment Method" means an existing, valid, recognized payment method, which you may update from time to time and which may include payment through your account through a third party. If a User has subscribed using a third-party Payment Method and wishes to cancel their Subscription, the cancellation may need to be completed through that third party. This may include accessing the account of the third party, disabling auto-renewal, or opting out of the Moyra service through the corresponding platform. Billing information for the Subscription can also be accessed through the User's respective third-party account.
- 2.9. Moyra makes no representation regarding the legality or operability of the Services in Your jurisdiction and disclaims all implied warranties to the extent permitted by law. You assume all risk of unlawful use and agree to indemnify Moyra for any violation of local law.
- 2.10. Moyra may modify, suspend, or discontinue portions of the Services at any time. Continued use of the Services after any modification constitutes acceptance of the updated Services.
- 2.11. Be aware that no refunds may be made for deleted accounts if they have violated our Terms of Service.

3. Your Representations and Warranties

- 3.1. By accessing or using Moyra, You expressly represent and warrant that:
 - 3.1.1. You are at least eighteen (18) years old and are accessing and using the Service on Your own behalf and not on behalf of any minor or person lacking legal capacity.
 - 3.1.2. You possess the authority to bind yourself with these Terms without violating any other agreement to which You are a party;
 - 3.1.3. Your use of Moyra will comply with all applicable laws, regulations, and industry standards, including telecommunications, data protection, consumer protection, and export control requirements;
 - 3.1.4. You will not use Moyra for any unlawful, abusive, fraudulent, or unauthorized purpose, nor will You facilitate any such activity by others;
 - 3.1.5. All information You provide to Moyra is true, accurate, complete, and current, and You will promptly update any information that changes;
 - 3.1.6. You will not infringe, misappropriate, or otherwise violate any intellectual property, privacy, or other proprietary rights of Moyra or any third party;

- 3.2. Moyra reserves the right to suspend or terminate Your access to Moyra and delete Your account if You breach any of the foregoing representations or warranties, or if Moyra determines, in its sole discretion, that You are not eligible to access or use the Services.
- 3.3. You acknowledge and agree that it is Your sole responsibility to ensure that Your access to and use of Moyra complies with all applicable local, national, and international laws, regulations, and licensing requirements. We make no representation or warranty regarding the legality of Your use of Moyra in any jurisdiction, and You assume all risk and liability in this regard.

4. **Purchase and Payment Models**

- 4.1. The Services are provided on a Subscription basis. A description of included premium features for different Subscription Plans is available within our Website or mobile app stores.
- 4.2. The subscription for sale is an in-app product. This product can only be used in the Platform. The product is delivered to the you electronically and instantly. It cannot be returned after delivery. Due to the features of the product explained and expressed in this contract, the payment is made instantly and in cash at once.
- 4.3. In case of return of goods and services purchased via the Internet, an app store cannot pay with cash in accordance with the relevant app store's terms and conditions.
- 4.4. Subscription Plans renew automatically at the end of each billing period unless You cancel the Subscription Plan before the renewal date. By purchasing a Subscription Plan, You authorize Moyra and its Merchant of Record to automatically charge the applicable recurring fees, taxes, and surcharges to Your selected payment method.
- 4.5. Purchases may be processed and billed by Zotlo (Z3P LLP) acting as our Merchant of Record and authorized reseller, or by another duly appointed intermediary (each a "**Merchant of Record**"). In such cases, payment is deemed made when the Merchant of Record successfully processes your transaction; your order confirmation/invoice will identify that Merchant of Record. The Merchant of Record may perform fraud screening, sanctions/KYC checks, or place temporary holds, and may manage chargebacks and reversals in accordance with card network rules and applicable law. All payments are governed by these Terms, the Payment, Cancellation and Refund Policy, and the Merchant of Record's/processor's applicable terms. Any approved refund will be processed via the original payment method by the relevant Merchant of Record and may take up to thirty (30) business days, subject to processor timelines.

4.6. **Payment**

- 4.6.1. By completing any Subscription purchase via the Moyra, You enter into a binding sales agreement with Moyra, governed by these Terms of Service and applicable Policies.
- 4.6.2. During the transaction, Moyra may offer a free or discounted trial, which may not include all premium features. Please note that, if a trial is offered, this will be expressly indicated on the payment screen at the time of the transaction. By initiating the trial, You authorize Moyra to charge the full Subscription fees upon the expiry of the trial period. Eligibility, duration, and scope of trials are determined solely by Moyra and may be subject to additional limitations. Please note that if a trial is offered, this shall be explicitly stated on the payment screen at the time of the Transaction. You authorize us to charge you the full Subscription fees at the end of the trial period. You may cancel a trial or a subscription anytime by turning off auto-renewal through your App store account settings or through website. To avoid being charged, cancel the subscription in your account settings at least 24 hours before the end of the trial or the current subscription period
- 4.6.3. You agree to be automatically charged the Subscription fee for the selected Subscription type at the time of the Transaction or at the end of any applicable trial period. You acknowledge that all Subscriptions are recurring and will automatically renew at the end of each Subscription period (daily, weekly, monthly, three-monthly, six-monthly, yearly, or any other option selected by You at the time of the Transaction) unless You cancel as described in these Terms. Moyra may offer different Subscription period lengths from which You may choose. While Moyra may update the available Subscription period options from time to time, the length of Your active Subscription

period will not change once it begins. Each Subscription period will automatically renew on its expiry date for an additional period of the same duration. You will be charged in advance for the upcoming Subscription period on the renewal date unless You cancel the Subscription before the renewal date in accordance with these Terms.

- 4.6.4.** Moyra reserves the right to change the pricing terms for Subscriptions at any time. Any changes to the pricing terms will not apply retroactively and will only apply to Subscription renewals occurring after the effective date of such change. If You do not agree to a Subscription fee increase, please note that You may cancel Your Subscription before the start of Your next Subscription period. If You do not cancel Your Subscription after receiving notice of a change in the Subscription fee, You will be required to pay the updated Subscription fee from the commencement date of the next Subscription period.
- 4.6.5.** Moyra and/or the relevant Platform Store may immediately suspend Your access to the Platform if Your Subscription fee remains unpaid until the outstanding amount is fully settled. If any amount remains unpaid after Moyra has notified You, Moyra may terminate Your rights under these Terms.
- 4.6.6.** All payments made are non-refundable and non-transferable, except as expressly stated in this document.
- 4.6.7.** All fees for Subscription Plans are charged at the time of purchase or renewal using Your selected payment method. You authorize Moyra and its authorized payment processors to charge all applicable recurring fees, taxes, duties, and surcharges associated with Your Subscription Plan.
- 4.6.8.** Moyra accepts multiple forms of payment, including major credit/debit cards, digital wallets, and Platform billing options. You are solely responsible for complying with the terms of any third-party payment provider and for all charges incurred.
- 4.6.9.** Moyra does not store payment credentials. All financial data is processed and stored exclusively by licensed third-party payment service providers engaged by the Merchant of Record.
- 4.6.10.** Prices, Plan availability, tax obligations, and regional surcharges may vary by jurisdiction and are subject to change at any time prior to purchase. You will be presented with a complete cost breakdown, inclusive of VAT and any applicable local charges, before confirming a transaction.

4.7. Refunds and Cancellations

- 4.7.1.** You may cancel the renewal of Your Subscription at any time through the Platform from which You completed the transaction (e.g., app store, Website). You will not receive a refund for any fees already paid for Your current Subscription period, and You will continue to have access to the premium features until the end of that period. Please note that deleting the Platform does not cancel or terminate Your Subscription.
- 4.7.2.** If You cancel Your Subscription, the cancellation will take effect at the end of Your then-current paid Subscription period. You will continue to be able to access the Platform until that time.
- 4.7.3.** Refund requests for purchases made via mobile platforms such as the Apple App Store or Google Play Store are governed solely by the respective store's refund policy. No refunds will be issued for deleted or terminated accounts resulting from Your breach of these Terms.
- 4.7.4.** If You access a free trial for a Subscription Plan, You must cancel before the trial period ends to avoid being charged. Upon cancellation, trial access ends immediately and no refunds will be issued for subsequent charges.
- 4.7.5.** If You are a consumer in the EU or UK, by requesting activation of a Subscription Plan during the statutory withdrawal period, You expressly consent to immediate performance and acknowledge that You will lose Your withdrawal right once the Subscription Plan becomes available to You. After activation, refunds are not available except as required by Applicable Laws.

4.7.6. If a charge related to a Subscription Plan is disputed, reversed, charged back, or suspected as fraudulent, Moyra (or the Merchant of Record) may suspend or terminate the affected Subscription Plan and may offset any outstanding amounts due, subject to Applicable Laws.

4.8. Registration, Activation, Compatibility, and Tax Obligations

4.8.1. To access certain features of the Platform, You may be required to register for an account and provide specific information. During registration, you may be asked to provide information including, without limitation, your name, email address, organization, tax id, billing details, carrier name, and other data reasonably necessary to verify your identity or manage your account. Moyra may, at any time, request additional information, documentation, or verification to ensure compliance with applicable law or internal security standards. Failure to provide requested verification may result in delayed provisioning, suspension, or cancellation.

4.8.2. Moyra may impose additional terms and conditions regarding account eligibility or access to particular features. We reserve the right to deny, suspend, or revoke account access at Our sole discretion.

4.8.3. If authentication features such as passwords or one-time passwords (OTP) are enabled, You are solely responsible for safeguarding Your credentials. By using OTP, You agree to receive such messages from Moyra. You must immediately notify Moyra of any unauthorized access. To the extent permitted by law, You are fully responsible for all activities conducted under Your account.

4.8.4. Any personal data submitted via the Platform is processed in accordance with applicable data protection laws and the Moyra Privacy Policy.

4.8.5. By registering, You consent to receive service-related communications, including alerts and notices, via the contact details provided to Moyra.

4.8.6. Moyra may process anonymized and aggregated data, including usage metrics, for internal analysis and reporting, provided such data cannot be used to identify You personally.

4.8.7. To use the Services, You must download and install the Moyra application (where applicable), create an account, and maintain a stable internet connection. Moyra is not responsible for failures caused by firewalls, blocked ports, or other network-level limitations.

4.8.8. You are responsible for any taxes, duties, or levies imposed in connection with Your purchase (excluding Moyra's own income taxes). Where applicable, You must report and remit such amounts directly to the appropriate authorities.

5. Termination

5.1. The right to use granted to You for use of the Services is effective until terminated. At any time, at Our sole discretion and without liability to You, with or without prior notice, Moyra may modify, suspend, or discontinue all or any part of the Services, including features, content, or functionality, for any reason. Upon termination, any information including any memory and User Content associated with Your account may be deleted and may not be recoverable. Moyra does not guarantee retention or retrieval of any data following termination.

5.2. We may terminate Your access to the Platform, Services, or Your account immediately and without notice, delete or deactivate Your account and all related data, and/or terminate these Terms, in Our sole discretion and for any reason, including if You breach these Terms or violate any applicable law.

5.3. You may terminate Your right to access or use the Services at any time by submitting a cancellation request through the Platform and removing the application from Your devices. Termination requests might be subject to verification and may require additional communication from Your side to confirm identity and finalize the process. Termination will take effect only after such confirmation is completed and may take up to thirty (30) days from the date of Your request. Once processed and confirmed, termination is final and cannot be reversed.

- 5.4. You acknowledge that Moyra's decisions to limit access, suspend, or terminate Services or accounts may be based on confidential risk management and security criteria, and we are under no obligation to disclose these procedures or criteria.
- 5.5. Moyra shall not be liable for any loss, damage, or harm arising from suspension or termination of the Services or Your account, to the extent permitted by applicable law.
- 5.6. Upon termination, all rights granted to You under these Terms shall immediately cease, and You must cease all use of the Services and delete or return all downloaded materials where practicable.

6. **Force Majeure**

Moyra shall not be liable for any loss or damage arising from any event beyond Moyra's reasonable control, including, but not limited to natural disasters, fire, war, riots, labor disputes, civil disturbance, actions of government, power, network or other infrastructure failures, or equipment or software malfunction or large scale internet or interruptions in internet backbone, cloud-service, or payment-gateway operations. ("**Force Majeure**").

7. **Entire Agreement**

- 7.1. These Terms, together with the Payment, Cancellation and Refund Policy, Privacy Policy, and any posted acceptable use/code of conduct, constitute the entire agreement for the Services and are incorporated by reference. If there is a conflict, these Terms prevail except that payment mechanics, credits, and refunds are governed by the Payment, Cancellation and Refund Policy.

8. **Amendment**

Moyra may amend/update these Terms at any time without any specific notice. The latest version of the Terms published on the Platform are applicable to all Users. You are responsible of checking the latest version published on the Platform. Updates to the Acceptable Use Policy, Privacy Policy, or Platform documentation may be made at any time and become effective upon publication. Your continued use of the Services following any update constitutes Your acceptance of the amended terms.

9. **Waiver**

Any failure or delay in exercising any right, power or privilege Moyra is granted under these Terms shall not be regarded as a waiver thereof.

10. **Assignment**

- 10.1. Any right and obligation of You under these Terms shall not be assigned or transferred to any third party without obtaining prior written consent of Moyra.
- 10.2. Moyra, on the other hand, may assign or transfer any or all of its rights and obligations under these Terms to any third party without any need to obtain Your approval or consent.

11. **Severability**

In the event that any clause of these Terms is deemed invalid or unenforceable, the remainder of these Terms shall remain in full force and effect. The invalid portion of these Terms, on the other hand, shall be regarded as modified as closely as possible to the intent of Moyra.

12. **International Availability**

Availability of the Services, including specific features, Subscription Plans and language versions, varies by country and may change at any time.

13. **Privacy**

Please find our Privacy Policy for detailed information about how we collect, use and disclose the information/personal data given by You. Transfer and storage of information about You is governed by our Privacy Policy as well. Data security is provided by the Platform. However, You are responsible for any unauthorized access to Your information; abusing, storage, reproduction, sale, copying, as well as illegal use of Your information, contact information and other content.

14. Code of Conduct

- 14.1.** The Services offered through the Platform shall not be used for any purposes other than what is set out by the Company, in accordance with these Terms. In this regard, the Services are provided for and limited with personal, non-commercial, non-exclusive, limited, non-transferable use only.
- 14.2.** You will not violate any applicable law, contract, intellectual property or other third-party right or commit a tort, and you are solely responsible for your conduct while accessing or using our Services. Any photos, videos, audio (for example music and other sounds), livestream material, data, text (such as comments and hashtags), metadata, images, interactive features, emojis, GIFs, memes, and any other material whatsoever is defined as a “User Content”.
- 14.3.** You will not:
 - 14.3.1.** Engage in any harassing, threatening, intimidating, predatory or stalking conduct;
 - 14.3.2.** Use or attempt to use another User’s account without authorization from that User and Moyra;
 - 14.3.3.** Create a false identity or otherwise misrepresent your identity or another person’s identity;
 - 14.3.4.** Use the Moyra Platform in any manner that could interfere with, disrupt, negatively affect, or impair the proper functioning of the Moyra Platform or the ability of other Users to use it;
 - 14.3.5.** Reverse engineer, decompile, disassemble, or otherwise attempt to discover the source code of any portion of the Moyra Platform, or bypass, circumvent, or attempt to bypass any access controls or technical protection measures;
 - 14.3.6.** Attempt to access any feature, system, or area of the Moyra Platform that you are not authorized to access;
 - 14.3.7.** Develop, use, or distribute any third-party software, scripts, bots, or automated tools designed to access, scrape, extract, or otherwise interact with the Moyra Platform without Moyra’s prior written consent;
 - 14.3.8.** Use the Moyra Platform for any unlawful, illegal, or unauthorized purpose, or in violation of these Terms;
 - 14.3.9.** Engage in any activity that compromises, or attempts to compromise, the security, integrity, or availability of the Moyra Platform, including any attempt to probe, scan, or test the vulnerability of any system or network;
 - 14.3.10.** Use the Moyra Platform for commercial purposes or for the benefit of any third party, or sell, license, rent, transfer, assign, or share your account, except as expressly permitted under these Terms;
 - 14.3.11.** Provide false registration information or make unauthorized use of another person’s information;
 - 14.3.12.** Use Moyra’s name, trademarks, logos, or other branding elements without Moyra’s prior written consent, except as expressly permitted under these Terms;
 - 14.3.13.** Introduce into the Moyra Platform any viruses, malware, corrupted data, or other harmful or destructive code;
 - 14.3.14.** Use the Moyra Platform in any manner inconsistent with its intended purpose as an informational and entertainment platform;
 - 14.3.15.** Engage in abusive, harassing, threatening, or intimidating conduct in connection with your use of the Moyra Platform.
- 14.4.** Any prohibited use of the Platform and Services may have serious legal and contractual consequences, including but not limited to the termination of Your use of Our Services, deletion of Your account, compensation of damages.
- 14.5.** Please note that you are not given the permission to use the name, logo or other commercial symbols of the Platform. Please read Clause 18 of this Terms for detailed information regarding intellectual property rights.
- 14.6.** Moyra may suspend or terminate accounts, and take other actions it deems necessary to enforce these rules and protect its integrity.
- 14.7.** Moyra reserves the right, and may be legally required, to monitor, investigate, and report any suspected unlawful, abusive, fraudulent, or prohibited activity related to the Platform or the Services to competent

governmental, regulatory, or law enforcement authorities. To the extent permitted by applicable law, Moyra may disclose relevant user information, transaction records, or communication logs to such authorities or to third-party compliance service providers assisting in fraud prevention, sanctions screening, or anti-money-laundering compliance. You acknowledge and agree that Moyra shall not be liable for any disclosure or action taken in good faith under this clause, and that such disclosures may be made without prior notice to You if required or authorized by law. All disclosures under this section shall be made in accordance with the Privacy Policy and applicable data-protection law.

- 14.8. You further represent and warrant that You are not (i) located in, ordinarily resident in, or accessing the Services from any jurisdiction or territory that is subject to comprehensive trade or economic sanctions or embargoes, or (ii) a person, entity, or organization listed on any sanctions-related restricted party list maintained by the European Union, the United Kingdom, the United States, or other applicable authorities. You shall not use the Platform or Services in violation of any applicable export control, sanctions, or anti-boycott laws or regulations.
- 14.9. Moyra and the relevant Merchant of Record reserve the right to reject, suspend, or cancel any transaction, and to withhold or deny any refund, replacement, or service delivery, if doing so would expose either party to a violation of such laws or regulations. Any approved refund will be processed through the original payment method by the relevant Merchant of Record and may take up to thirty (30) business days, depending on the payment processor's policies.

15. Risk Disclosure

- 15.1. The Moyra Platform, including its interface, content, features, and any related documentation or communications, may contain inaccuracies, typographical errors, omissions, or outdated information, including with respect to device compatibility, supported platforms, pricing, subscriptions, availability, or geographic coverage. Moyra makes no representation or warranty as to the accuracy, completeness, reliability, or currency of any content, output, or information made available through the Moyra Platform, including any automated or algorithmically generated content.
- 15.2. Moyra relies on third-party infrastructure providers, software vendors, distribution platforms, and other technology partners in connection with the operation of the Moyra Platform. Changes to, suspension of, or termination of such third-party services, as well as network failures, regulatory actions, force majeure events, or technological changes, may result in degradation, interruption, modification, or unavailability of the Moyra Platform, in whole or in part.
- 15.3. You acknowledge and agree that continuous, uninterrupted, timely, or error-free operation of the Moyra Platform is not guaranteed. Access to the Moyra Platform may be suspended, limited, or discontinued at any time for operational, maintenance, security, legal, or business reasons.
- 15.4. To the maximum extent permitted by applicable law, Moyra disclaims all liability arising out of or relating to interactions, communications, or disputes between Users or between Users and any third parties. You agree to release and hold harmless Moyra and its affiliates from any claims, demands, losses, damages, costs, and expenses arising out of or in connection with such interactions or disputes.
- 15.5. You are solely responsible for obtaining and maintaining all equipment, devices, software, internet connectivity, and other services necessary to access and use the Moyra Platform, and for any associated costs.
- 15.6. Moyra does not represent or warrant that the Moyra Platform, or any portion thereof, is appropriate, lawful, or available for use in all jurisdictions. Moyra may restrict or limit access to the Moyra Platform or specific features in any jurisdiction or to any User at any time. You are solely responsible for ensuring that your access to and use of the Moyra Platform complies with all applicable laws, regulations, and rules.
- 15.7. You acknowledge that the Moyra Platform is intended solely for informational and entertainment purposes and that any reliance on content or outputs obtained through the Moyra Platform is at your own risk.

16. Your Obligations

- 16.1. Without prejudice to the Terms, Your obligations are as follows:

- 16.1.1. You shall access and use the Platform strictly in accordance with these Terms and shall be responsible for all activities conducted through your account, whether or not authorized by you.
- 16.1.2. You shall provide true, accurate, current, and complete registration information and shall promptly update such information to maintain its accuracy.
- 16.1.3. You shall maintain the confidentiality of your account credentials and are solely responsible for all use of your account. Moyra reserves the right, in its sole discretion, to remove, reclaim, or modify any username that it deems inappropriate, misleading, infringing, or otherwise objectionable.
- 16.1.4. You shall comply with all applicable local, national, and international laws, regulations, and rules in connection with your access to and use of the Moyra Platform.
- 16.1.5. You acknowledge and agree that you are solely responsible for determining whether your access to or use of the Moyra Platform is lawful in your jurisdiction and for complying with any restrictions or requirements applicable to you.
- 16.1.6. You shall not use the Moyra Platform for any unlawful, fraudulent, abusive, or harmful purpose, or in any manner that interferes with, disrupts, degrades, or damages the Moyra Platform or any network, system, or service.
- 16.1.7. Moyra may suspend, restrict, or terminate your access to the Moyra Platform, in whole or in part, at any time if you breach these Terms or if Moyra reasonably determines that your use poses a risk to the Moyra Platform, Moyra, or any third party. Any such suspension or termination shall not relieve you of any payment obligations incurred prior to the effective date of suspension or termination.
- 16.1.8. You acknowledge that any attempt to interfere with, compromise, or undermine the operation or security of the Moyra Platform may constitute a violation of civil and criminal law, and that Moyra reserves the right to pursue all available remedies, including injunctive relief and damages.
- 16.1.9. You agree to indemnify, defend, and hold harmless Moyra and its affiliates from and against any claims, losses, liabilities, damages, costs, and expenses (including reasonable attorneys' fees) arising out of or relating to your breach of these Terms or your unlawful use of the Moyra Platform.

17. Indemnification

- 17.1. You agree to defend, indemnify and hold harmless Moyra, its parent and subsidiary companies, its Merchants of Record and payment processors, and each of their respective officers, directors, employees, agents, partners and licensors (collectively, the "**Indemnified Parties**") from and against any and all losses, liabilities, damages, fines, penalties, costs and expenses (including, without limitation, reasonable attorneys' fees and court costs) arising out of or relating to any third-party claim, action or proceeding brought against an Indemnified Party to the extent that such claim is based upon or arises out of:
 - 17.1.1. Your breach or alleged breach of these Terms or any representation, warranty or covenant made by You herein;
 - 17.1.2. Your use of (or inability to use) the Service, including any data or content You submit, post or transmit;
 - 17.1.3. Any violation by You of applicable law, regulation or the rights of any third party (including intellectual property, privacy or publicity rights);
 - 17.1.4. Your negligent, wilful or reckless act or omission in connection with your use of the Service;
 - 17.1.5. Your deployment or use of any automated data-gathering or extraction tools (e.g., bots, spiders, crawlers) that impose an unreasonable load on Our infrastructure; or
 - 17.1.6. Any harmful, harassing or illicit conduct by You toward another User of the Service.
- 17.2. You will (a) promptly notify the Indemnified Parties in writing of any claim for which indemnification is sought; (b) grant the Indemnified Parties sole control over the defense and settlement of such claim (provided that no settlement may impose any liability or obligation on an Indemnified Party without its prior written consent); and (c) cooperate fully, at Your expense, with the Indemnified Parties' reasonable requests in connection with the defense and settlement of the claim. The Indemnified Parties reserve the right, at Your expense, to assume exclusive control of such defense.

18. Intellectual Property Rights

- 18.1.** Our services, together with all text, graphics, images, photographs, videos, illustrations, trademarks, patents, trade names, page headers, button icons, scripts, service marks, logos, slogans, filters, User-generated filters, and all other content contained therein (collectively, the “**Moyra IP**”) are owned by us and/or licensed to us and/or controlled by us; and are protected through various intellectual property rights.
- 18.2.** The Moyra IP is provided on the Platform for the permitted use only, in accordance with these Terms. Therefore, copying, reproducing, republishing, uploading, aggregating, publicly displaying, encoding, translating, distributing, selling, licensing, reverse engineering or in any other way exploiting any part of the Platform and/or Moyra IP for any unauthorized and prohibited purpose, without express prior written permission of the Company is strictly prohibited.
- 18.3.** You are granted a limited use right to access and use the Moyra IP, Platform and Services, provided that You are eligible to under these Terms. However, Moyra, at any time, reserves the right to terminate Your access to the Platform, the Services, the Moyra IP and if applicable revoke the use rights or licenses provided.
- 18.4.** It is prohibited to give unauthorized links to the Platform and the Services as well as framing of any information contained on the Platform or any portion of the Platform. If any unauthorized link or framing is detected, Moyra reserves the right to disable the unauthorized links or frames right away or request for the link to be removed.
- 18.5.** In any event, Moyra shall not be held responsible or liable for any material on third party websites which contains link to the Platform and the Services. Similarly, Moyra has no responsibility or liability for framing of any information contained on the Platform or any portion of the Platform.
- 18.6.** It is prohibited to develop any third-party applications that interact with Our Services or integrate Our Services into any third-party applications through application programming interfaces (API) unless such license is explicitly granted. Separate license terms shall be executed in order for Moyra to grant any such license.

19. Disclaimer of Warranties

YOUR USE OF OUR SERVICES IS AT YOUR SOLE RISK. YOU ACKNOWLEDGE THAT YOUR USE OF MOYRA, INCLUDING THE PLATFORM AND ALL ASSOCIATED SERVICES AND CONTENT, IS AT YOUR SOLE RISK. MOYRA IS PROVIDED ON AN "AS-IS" AND "AS-AVAILABLE" BASIS, AND TO THE FULLEST EXTENT PERMITTED BY APPLICABLE LAW, MOYRA AND ITS AFFILIATES EXPRESSLY DISCLAIM ALL WARRANTIES, WHETHER EXPRESS, IMPLIED, STATUTORY, OR OTHERWISE, INCLUDING WITHOUT LIMITATION ANY WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, TITLE, NON-INFRINGEMENT, ACCURACY, COMPLETENESS, RELIABILITY, SECURITY, AVAILABILITY, OR UNINTERRUPTED OPERATION.

WE MAKE NO GUARANTEES THAT (I) THE SERVICE WILL MEET YOUR REQUIREMENTS, (II) THE SERVICE WILL BE UNINTERRUPTED, TIMELY, SECURE, OR ERROR-FREE, (III) THE RESULTS THAT MAY BE OBTAINED FROM THE USE OF THE SERVICE WILL BE ACCURATE OR RELIABLE, OR (IV) THE QUALITY OF ANY PRODUCTS, SERVICES, INFORMATION, OR OTHER MATERIAL PURCHASED OR OBTAINED BY YOU THROUGH THE SERVICE WILL MEET YOUR EXPECTATIONS OR WILL PROVIDE ANY BENEFIT.

INFORMATION PROVIDED THROUGH OUR SERVICE IS FOR INFORMATIONAL AND ENTERTAINMENT PURPOSES ONLY. THE SERVICE IS NOT INTENDED TO BE A SUBSTITUTE FOR ANY PROFESSIONAL ADVICE, INCLUDING BUT NOT LIMITED TO (A) PROFESSIONAL MEDICAL OR PSYCHIATRIC ADVICE, DIAGNOSIS, OR TREATMENT, OR (B) PROFESSIONAL FINANCIAL OR INVESTMENT ADVICE OR GUIDANCE, OR (C) PROFESSIONAL LEGAL ADVICE. NEVER DISREGARD OR DELAY SEEKING PROFESSIONAL MEDICAL ADVICE OR OTHER PROFESSIONAL ADVICE. YOUR RELIANCE ON THE INFORMATION PROVIDED BY THE SERVICE IS SOLELY AT YOUR OWN ELECTION OR CHOICE. ANY AND ALL DECISIONS

THAT YOU MAKE THAT ARE BASED IN WHOLE OR IN PART UPON INFORMATION PROVIDED BY THE SERVICE WILL BE YOUR SOLE AND EXCLUSIVE RESPONSIBILITY.

MOYRA MAKES NO REPRESENTATION OR WARRANTY THAT THE SERVICES WILL MEET YOUR REQUIREMENTS, OPERATE WITHOUT INTERRUPTION OR ERROR, OR BE COMPATIBLE WITH YOUR DEVICES, SOFTWARE, OR NETWORK ENVIRONMENT. MOYRA DOES NOT WARRANT THAT THE SERVICES OR ANY CONTENT OBTAINED THROUGH MOYRA IS FREE OF VIRUSES, MALWARE, OR OTHER HARMFUL COMPONENTS. WHILE MOYRA IMPLEMENTS COMMERCIALY REASONABLE TECHNICAL AND ORGANIZATIONAL SAFEGUARDS CONSISTENT WITH INDUSTRY STANDARDS, NO SYSTEM OR NETWORK IS COMPLETELY SECURE OR ERROR-FREE. YOU USE THE SERVICES AT YOUR OWN RISK AND ARE SOLELY RESPONSIBLE FOR MAINTAINING APPROPRIATE DATA BACKUPS, SECURITY CONFIGURATIONS, AND PROTECTIVE MEASURES ON YOUR DEVICES AND NETWORKS. YOU ARE RESPONSIBLE FOR IMPLEMENTING AND MAINTAINING APPROPRIATE DEVICE AND NETWORK SECURITY (E.G., OS UPDATES, ANTI-MALWARE, SECURE NETWORK CONFIGURATION) AND FOR SAFEGUARDING YOUR ACCOUNT CREDENTIALS AND ANY ACCESS TOKENS OR AUTHENTICATION CODES USED WITH THE SERVICES. MOYRA IS NOT LIABLE FOR ANY LOSS ARISING FROM YOUR FAILURE TO DO SO.

YOU UNDERSTAND AND AGREE THAT MOYRA IS NOT RESPONSIBLE FOR ANY THIRD-PARTY CONTENT, APPLICATIONS, OR SERVICES ACCESSIBLE THROUGH MOYRA, AND THAT ANY DEALINGS WITH THIRD PARTIES ARE AT YOUR OWN RISK. MOYRA DOES NOT REVIEW, ENDORSE, OR ASSUME LIABILITY FOR ANY THIRD-PARTY MATERIALS, AND YOU ASSUME ALL LIABILITY FOR INTERACTIONS WITH THIRD-PARTY PROVIDERS OR USERS.

YOU ACKNOWLEDGE THAT THE INTERNET, MOBILE NETWORKS, AND TELECOMMUNICATIONS SYSTEMS ARE INHERENTLY INSECURE AND SUBJECT TO INTERRUPTION, INTERCEPTION, LOSS, CORRUPTION, OR UNAUTHORIZED ACCESS BY THIRD PARTIES. MOYRA MAKES NO WARRANTY OR REPRESENTATION, EXPRESS OR IMPLIED, REGARDING (I) THE SECURITY OF ANY TRANSMISSION OF DATA OR COMMUNICATIONS THROUGH PUBLIC OR PRIVATE NETWORKS; (II) THE PREVENTION OF UNAUTHORIZED ACCESS, HACKING, MALWARE, OR OTHER SECURITY BREACHES; OR (III) THE INTEGRITY OR CONFIDENTIALITY OF ANY DATA TRANSMITTED, STORED, OR OTHERWISE PROCESSED THROUGH THE SERVICES.

MOYRA IS UNDER NO OBLIGATION TO PROVIDE MAINTENANCE, SUPPORT, OR UPDATES EXCEPT AS EXPRESSLY STATED IN THESE TERMS; ANY SUPPORT PROVIDED IS AT MOYRA'S SOLE DISCRETION.

YOU ACKNOWLEDGE AND AGREE THAT IT IS YOUR SOLE RESPONSIBILITY TO ENSURE THAT YOUR ACCESS TO AND USE OF MOYRA COMPLIES WITH ALL APPLICABLE LOCAL, NATIONAL, AND INTERNATIONAL LAWS, REGULATIONS, AND LICENSING REQUIREMENTS. MOYRA MAKES NO REPRESENTATION OR WARRANTY REGARDING THE LEGALITY OF YOUR USE OF MOYRA IN ANY JURISDICTION, AND YOU ASSUME ALL RISK AND LIABILITY IN THIS REGARD.

MOYRA EXPRESSLY DISCLAIMS ANY LIABILITY FOR LEGAL COMPLIANCE OR NON-COMPLIANCE BY USERS. UNDER NO CIRCUMSTANCES SHALL MOYRA BE RESPONSIBLE FOR DETERMINING OR ENSURING THAT YOUR ACCESS TO OR USE OF THE SERVICES CONFORMS TO ANY LEGAL OR REGULATORY REQUIREMENTS IN ANY JURISDICTION.

TO THE EXTENT THAT ANY WARRANTY CANNOT BE DISCLAIMED UNDER APPLICABLE LAW, SUCH WARRANTY SHALL BE LIMITED IN DURATION TO THE SHORTEST PERIOD PERMITTED BY LAW.

20. Limitation of Liability

- 20.1.** To the maximum extent permitted by applicable law, in no event shall Moyra or its affiliates, directors, officers, employees, contractors, agents, licensors, or service providers be liable for any indirect, incidental,

special, exemplary, punitive, or consequential damages, including without limitation damages for loss of profits, loss of revenue, loss of data, loss of goodwill, business interruption, or other intangible losses, arising out of or relating to these Terms or your access to or use of, or inability to access or use, the Moyra Platform or any content or functionalities made available through it, whether based on warranty, contract, tort (including negligence), strict liability, or any other legal theory, and whether or not Moyra has been advised of the possibility of such damages.

- 20.2. To the maximum extent permitted by applicable law, Moyra shall not be liable for any loss or damage, whether foreseeable or not, arising out of or in connection with your use of or inability to use the Platform and/or Services, including any reliance placed by you on content or outputs made available through the Moyra Platform.
- 20.3. To the extent permitted by applicable law, Moyra's total aggregate liability arising out of or relating to these Terms or the Platform shall not exceed the greater of (a) the total amounts paid by you to Moyra (if any) during the twelve (12) months immediately preceding the event giving rise to the claim, or (b) USD 100.
- 20.4. Nothing in these Terms shall exclude or limit liability that cannot be excluded or limited under applicable law, including liability for death or personal injury caused by Moyra's gross negligence, willful misconduct, or fraud.
- 20.5. You acknowledge and agree that the limitations of liability set forth in this Section form an essential basis of the bargain between you and Moyra and that, absent such limitations, Moyra would not be able to provide access to the Platform and/or Services on an economically viable basis.
- 20.6. Moyra is under no obligation to provide maintenance, support, or updates except as expressly stated in these Terms. Any support or maintenance provided is at Moyra's sole discretion.
- 20.7. You acknowledge and agree that you are solely responsible for ensuring that your access to and use of the Platform and/or Services complies with all applicable local, national, and international laws, regulations, and licensing requirements. Moyra makes no representation or warranty regarding the legality of your use of the Platform and/or Services in any jurisdiction, and you assume all risk and liability associated with such use.

21. **Applicable Law and Jurisdiction**

- 21.1. These Terms shall be governed by and construed in accordance with the laws of England and Wales, without regard to its conflict of laws rules.
- 21.2. The High Court of Justice of England and Wales, sitting in London, shall have exclusive jurisdiction to settle any dispute or claim arising out of or in connection with these Terms, including any non-contractual disputes or claims.

22. **Third Party Contents**

- 22.1. There may be references and links to third party websites and applications on the Platform and/or You may view content provided by third party websites and applications while using the Services ("**Third-Party Content**").
- 22.2. We have no control over Third Party Content. You hereby acknowledge and agree that Moyra has no responsibility to examine, control, endorse or monitor any Third-Party Content. Third Party Content may be misleading, incomplete, erroneous, offensive or indecent. When You click on a link to, or access and use, a third-party website or third-party application, though we may not warn You that You have left Our

Service, You are subject to the terms and conditions (including privacy policies) of another website or destination. We are not responsible or liable for any third-party websites, third party applications, and third-party materials. You shall use all links at Your own risk.

22.3. You view Third Party Content at Your own risk and Moyra will not be held liable for any loss or damage arising out of Third-Party Content or services.

22.4. It is Your responsibility to read and accept the terms and conditions and policies of any third-party website or application.

23. Language and Translation

23.1. These Terms are originally drafted in English. Any translation of these Terms into another language is provided solely for convenience. In the event of any conflict, inconsistency, or ambiguity between the English version and any translated version, the English version shall govern and prevail. The English version shall be used in all legal or administrative proceedings.

24. Notices

We may provide notices via email to your latest email on file or via in-product messaging. Notices are deemed received when sent (email) or when posted (Platform). You must keep your contact details current.