

## **TERMS AND CONDITIONS**

### **1. Acceptance of Terms**

Welcome to Microboard.io ("the Service"). By accessing or using the Service, you agree to comply with and be bound by these Terms and Conditions ("Terms"). If you do not agree with these Terms, you must not use the Service.

### **2. Use of the Service**

- (a) You may use the Service only for lawful purposes and in accordance with these Terms.
- (b) You must not use the Service to upload, post, or share any content that is illegal, harmful, abusive, or otherwise objectionable.
- (c) Paid features, including additional storage and advanced AI chat capabilities, are subject to separate pricing and subscription terms.

### **3. User Content**

- (a) You retain ownership of any content you create or upload to the Service ("User Content").
- (b) You are solely responsible for your User Content, including ensuring it complies with all applicable laws and does not infringe on the rights of others.
- (c) By using the Service, you grant us a non-exclusive, worldwide, royalty-free license to use, store, and display your User Content solely for the purpose of operating and improving the Service.
- (d) We disclaim any responsibility for User Content, including its legality, accuracy, or quality.

### **4. Third-Party Content and Links**

- (a) The Service may include links to third-party websites or services. We do not endorse or assume any responsibility for these third-party resources.
- (b) Your interactions with third-party content or services are solely between you and the third party.

### **5. AI-Generated Content**

- (a) The Service provides AI-based chat and generation features. While we strive to ensure accuracy and usefulness, AI-generated content may be inaccurate, incomplete, or inappropriate.
- (b) You agree that you will not rely solely on AI-generated content and that we are not liable for any harm, damage, or loss arising from its use.

### **6. Limitation of Liability**

- (a) To the fullest extent permitted by law, we are not liable for any indirect, incidental, special, consequential, or punitive damages, including but not limited to loss of profits, data, or use, even if we have been advised of the possibility of such damages.

(b) We are not responsible for any damage or loss caused by unauthorized access to your account or User Content.

## **7. Privacy**

Your use of the Service is subject to our Privacy Policy, which explains how we collect, use, and protect your information.

## **8. Paid Subscriptions**

(a) Certain features require payment. By subscribing to a paid plan, you agree to our pricing and payment terms.

(b) Failure to pay subscription fees may result in suspension or termination of your access to paid features.

## **9. Termination**

(a) We may terminate or suspend your account at any time for violation of these Terms or other legitimate reasons.

(b) You may terminate your account at any time by ceasing to use the Service. Upon termination, any rights granted to you under these Terms will end.

## **10. Indemnification**

You agree to indemnify and hold us harmless from any claims, damages, losses, or expenses, including reasonable attorneys' fees, arising out of your use of the Service, your User Content, or your violation of these Terms.

## **11. Governing Law**

These Terms are governed by and construed in accordance with the laws of Finland. Any disputes arising under these Terms will be resolved in the courts of Finland.

## **12. Changes to Terms**

We reserve the right to update or modify these Terms at any time. Changes will be effective upon posting. Continued use of the Service constitutes acceptance of the updated Terms.

## **13. Contact Us**

If you have any questions about these Terms, please contact us at [ceo@microboard.io](mailto:ceo@microboard.io).