

Terms and Conditions

This Terms is effective as of 2025-02-25.

Opti Core Limited is pleased to offer you its mobile applications and all related documentation (individually referred to as an "App" and collectively as the "Apps"). PLEASE READ THIS END-USER LICENSE AGREEMENT CAREFULLY BEFORE ACCESSING OR USING ANY APPS, as this agreement governs your use of the Apps and outlines how we provide them.

GENERAL ISSUES REGARDING THE MOBILE APPLICATION AND SERVICES

Applicability of Terms and Conditions: Your use of any Services and/or the Mobile Application, as well as any Redemptions, is governed by these Terms and Conditions of Use.

Scope: The Mobile Application, Services, and any Redemptions are intended solely for your personal, non-commercial use and may not be utilized for business purposes.

Right to Restrict Use: We reserve the right to restrict your access to the Mobile Application and Services (or any part thereof) and to prevent you from making any Redemptions.

Equipment and Networks: The provision of Services and the Mobile Application does not include the supply of a mobile phone, handheld device, or any other necessary equipment to access the Mobile Application or Services or to make Redemptions. To use the Mobile Application or Services, or to make Redemptions, you need an internet connection and suitable telecommunication links. You acknowledge that your agreement with your mobile network provider ("Mobile Provider") remains in effect while using the Mobile Application. Therefore, you may incur charges from your Mobile Provider for accessing network services during your connection to the Mobile Application, as well as any third-party charges that may occur. You are responsible for any such charges.

Permission to Use Mobile Application: If you are not the bill payer for the mobile phone or handheld device you are using to access the Mobile Application, you are assumed to have obtained permission from the bill payer to use the Mobile Application.

License to Use Submitted Material: By submitting any text or images (including photographs) ("Material") through the Application, you confirm that you either own the Material or have the necessary authorization from the owner to use, reproduce, and distribute it. You grant us a worldwide, royalty-free, non-exclusive license to use the Material for promotional purposes related to any products or services.

Feedback

You may choose to or we may invite you to submit comments or ideas about the Service, including without limitation about how to improve the Service or our products (“Ideas”). By submitting any Idea, you agree that your disclosure is gratuitous, unsolicited, and without restriction and will not place Opti Core Limited under any fiduciary or other obligation, and that we are free to use the Idea without any additional compensation to you, and/or to disclose the Idea on a non-confidential basis or otherwise to anyone. You further acknowledge that, by acceptance of your submission, Opti Core Limited

does not waive any rights to use similar or related ideas previously known to Opti Core Limited, or developed by its employees, or obtained from sources other than you.

Third-Party Services

Our Services may include advertisements and promotions provided by third parties and links to other websites or resources. We are not responsible for the availability (or lack of availability) of such external websites or resources. If you choose to interact with third parties through our Services, the Terms of such third parties will govern their relationship with you. We are not responsible for the terms or actions of such third parties.

SUBSCRIPTION INFORMATION

Payment will be charged to iTunes Account at confirmation of purchase. Subscription automatically renews unless auto-renew is turned off at least 24-hours before the end of the current period. The cost of the renewal depends on your subscription plan. Subscriptions may be managed and auto-renewal can be turned off in the user’ s Account Settings. Any unused portion of a free trial period (if offered) will be forfeited when you purchase a premium subscription during the free trial period.

PAYMENTS

We offer free trials for certain paid subscription types to let you experience our service. We reserve the right to set eligibility requirements for these free trials. At the end of your free trial period, we will charge the relevant subscription fee to your nominated payment method for the next billing cycle, unless you cancel your subscription beforehand.

If you choose an auto-recurring subscription, your payment method will be billed periodically until you decide to cancel. After your initial subscription commitment period, and again after each subsequent period, your subscription will automatically renew for an equivalent duration

at the price agreed upon at the time of subscription. You can cancel your subscription at any time by following the instructions of your payment method.

You may cancel your use of the service at any time; however, please note that there are no refunds for cancellations. If Opti Core Limited suspends or terminates your access to the service or this agreement, you understand and agree that you will not receive any refund or exchange for credits, unused subscription time, license or subscription fees, content or data associated with your account, or any other items.

LINKS TO WEBSITES AND THIRD-PARTY CONTENT

To make things easier for you, we may include links to websites and other content from third parties that we do not own or operate. These linked websites and third-party content may have their own privacy notices or policies. We are not responsible for the privacy practices of any entities that we do not own or control. We encourage you to check the privacy policies of these third parties before sharing any personal information with them.

Corporate Transactions

We may share your information in connection with a corporate change or dissolution, such as a merger, acquisition, reorganization, bankruptcy, liquidation, asset sale, or business wind-down (collectively referred to as a "Corporate Transaction"). Unless prohibited by law, we reserve the right to transfer the information we hold if we engage in any Corporate Transaction, including selling or transferring all or part of our business or assets. If such a sale or transfer occurs, we will, where feasible, direct the recipient to use the information in accordance with this Privacy Policy. After the transfer, you may contact the recipient with any inquiries about the handling of your personal information.

Cookies

Our website uses cookies to differentiate you from other users. This helps us provide a better browsing experience and allows us to enhance our site. For detailed information about the cookies we use and their purposes, please refer to our Cookie Policy.

Security

We implement physical, electronic, and procedural safeguards to protect the collection, storage, and disclosure of your information. Our security measures may require us to ask for proof of identity before sharing your personal information with you.

We use SSL encryption to safeguard sensitive information online, and we also protect user information offline. Access to all user information, not just sensitive data, is restricted within our offices. Only employees who need the information to perform their specific job duties (such as accounting staff or customer care representatives) are permitted access to personally identifiable information.

INFORMATION RELATING TO CHILDREN

We do not intentionally collect information from children under 16 years old (or older if required by law in your area). If you are not over 16 years old (or the applicable age in your jurisdiction), please **DO NOT DOWNLOAD OR USE OUR SERVICES**. If you think we might have personal information about a child under 16, please contact us here. We will make every effort to delete the account of any reported child under 16 as quickly as possible. You are responsible for all account activity conducted by a minor using your account.

UPDATES TO OUR TERMS AND CONDITIONS

We reserve the right to update this Terms and Conditions to reflect changes in our practices and services. When we make changes, we will update the date of this Terms and Conditions. Your continued use of the Services after the updated date signifies your acceptance of these changes. If required by law, we may notify you through additional means, such as a notification on our website or in our mobile apps, if we make significant changes to how your personal information is collected, accessed, or used, or if your rights under these Terms and Conditions are materially affected. We recommend checking this page periodically to stay informed about any changes.

HOW TO CONTACT US

If you have questions, comments, or concerns about our services, this Terms and Conditions, or our Terms practices, or if you wish to request access to or correction of your information, please reach out to us at: feedback@opticoreapps.com