

Affiliate Program Terms

Effective Date: 1 May 2025 | **Version:** 1.0

1. Overview & Definitions

These Affiliate Program Terms (“Terms”) govern your participation in the **Karsaaz AI Affiliate Program** (the “Program”), operated by Karsaaz EBS Ltd (UK).

- **Affiliate:** A registered participant approved by Karsaaz.
- **Qualified Referral:** A new paying user who subscribes to a Karsaaz AI plan using your referral code/link and remains active past the refund window.
- **Commission:** The money credited to an Affiliate for Qualified Referrals.

2. Eligibility

- Must be at least 18 years old.
- Must have a valid Karsaaz AI account in good standing.
- Affiliates may not be located in countries subject to sanctions.
- One affiliate account per person/organization.

3. Attribution & Tracking

- Referrals are attributed via:
 - **Referral links with unique codes;** or
 - **Coupon codes** provided by Karsaaz.

- Attribution is determined by cookies/identifiers (30–90 days retention).
- Last-click attribution applies unless otherwise specified.

4. Commissions

- **Commission Rate:** Defined in your affiliate dashboard (varies by plan tier).
- **Payment Schedule:** Monthly, subject to minimum threshold (e.g., \$50).
- **Methods:** Stripe or other (as available in your region).
- **Clawbacks:** Commissions are reversed if the referral is refunded, charged back, or flagged as fraudulent.
- Referrals converting only to a Free Trial (without payment) do not qualify as paid referrals and will not generate commission until a paid subscription is purchased.

5. Refunds, Chargebacks & Clawbacks

- If a subscription tied to your referral is refunded within the **Refund Policy window**, the related commission is void.
- Any paid commission on a refunded/charged-back order will be deducted from future payouts.

6. Prohibited Conduct

Affiliates may **not**:

- Refer themselves (self-referrals).
- Resell, trade, or mass-distribute coupon codes.

- Generate fake traffic, bots, or fraudulent clicks.
- Engage in spam, unsolicited DMs/emails/texts.
- Bid on “Karsaaz” or related trademarks in paid search.
- Misrepresent disclaimers or make false claims about Karsaaz AI.

Violation leads to immediate termination, forfeiture of unpaid commissions, and possible legal action.

7. Brand & Content Rules

- Affiliates must use only official Karsaaz logos, banners, and copy provided.
- Affiliates may not modify branding or create misleading promotional material.
- Where showcasing outputs, affiliates must include Karsaaz’s **standard disclaimers** (“For informational purposes only. Not a substitute for professional advice.”).

8. Taxes & KYC

- Affiliates are responsible for reporting and paying all applicable taxes.
- Karsaaz may require tax forms (e.g., W-8/W-9) or KYC verification before payouts.
- Payments may be withheld until compliance checks are satisfied.

9. Privacy & Data Handling

- Referral tracking data includes referral codes, inviter IDs (hashed), timestamps, conversion logs, and payout records.

- Data is processed under Karsaaz AI's **Privacy Policy**.
- Retention: payout/tax = 7 years; attribution logs = 12–24 months.

10. Termination

- You may terminate participation anytime via your dashboard.
- Karsaaz may terminate for:
 - Breach of these Terms,
 - Fraudulent referrals,
 - Inactivity for more than 12 months.
- On termination, unpaid commissions from suspected fraud are forfeited.

11. Compliance & Certifications

- The Program complies with: GDPR, UK-GDPR, PECA 2025, PDPL (KSA), CCPA/CPRA (US), and other consumer protection laws.
- Karsaaz EBS Ltd is certified under:
 - **ISO/IEC 27001:2022** – Information Security Management.
 - **ISO 9001:2015** – Quality Management System.
 - **ISO 20000-1** – IT Service Management

12. Changes to Program

We may update these Terms or the commission structure with **14 days' advance notice**. Continued participation after changes constitutes acceptance.

13. Governing Law & Dispute Resolution

- **Business users:** ICC Arbitration (London seat)
- **Consumers/Affiliates:** may bring claims in their local courts.
- **US Affiliates:** waive class-action participation.

14. Contact

- **Affiliate Desk:** affiliates@karsaazai.com
- **DPO:** dpo@karsaazai.com
- **Legal:** legal@karsaazebs.com
- **Postal:** Karsaaz EBS Ltd, 85 Great Portland Street, First Floor, London, W1W 7LT, UK