

Disclaimer Policy

Effective Date: 1 May 2025 | **Last Revised:** 1 May 2025 (v 1.0)

1. Overview

This Disclaimer applies to your use of **Karsaaz AI**, a product of Karsaaz EBS Ltd (UK).

By accessing the apps, APIs, or related services, you acknowledge and agree to every statement below.

2. Informational Nature of Services

Karsaaz AI delivers AI-generated content for **informational purposes only**. We do not provide licensed professional services.

3. No Expert Advice

Karsaaz AI does not offer licensed:

- Medical advice (Health AI),
- Legal services (Law AI),
- Financial or investment advice,
- Cybersecurity or regulated risk assessments,
- Education or professional tutoring.

Always consult a qualified professional before making critical medical, legal, financial, or educational decisions.

4. No Warranties or Guarantees

We do not guarantee the accuracy, timeliness, completeness, or reliability of any AI outputs. Outputs may be incomplete, outdated, or contextually limited.

5. Use of Third-Party APIs

Some modules (e.g., Trade Assistant, Scam Detection, OCR, Voice Processing) rely on third-party APIs.

We disclaim liability for:

- Malfunctions, outages, or DNS failures,
- Inaccurate or delayed third-party responses.

6. User Accountability

You remain fully responsible for your decisions based on Karsaaz AI outputs. Critical actions must always be independently verified.

7. Limitation of Liability

To the fullest extent permitted by law:

- Karsaaz's total liability in any rolling 12-month period is capped at the greater of **(i) USD 100 or (ii) fees paid during that period.**
- We are not liable for indirect, incidental, special, punitive, or consequential damages, or loss of profits, goodwill, or data.

8. Consent Logging

We log your user ID, IP, timestamp, and policy version at onboarding. Logs are encrypted and retained for regulatory audits under **GDPR, PECA 2025, and PCI-DSS.**

9. Scope of Coverage

All the relevant modules are covered by Disclaimer including:

- Health AI,

- Law AI (Legal),
- Trade Assistant,
- Business Assistant,
- Cybersecurity & Scam Protection,
- Education Assistant,
- Image & Audio Tools.

10. Availability of Disclaimers (Updated)

- **All disclaimers are now actively displayed inside the app and website.**
- Users see disclaimers **contextually at the time of use** (e.g., medical disclaimer when using Health AI).
- Short-form disclaimer text shown in-app:
 - “For informational purposes only. Not a substitute for professional advice.”
- Long-form disclaimer is published here and on our **Legal/Policies** page.

11. Compliance & Certifications

- Aligned with **GDPR, UK-GDPR, PECA 2025, PDPL (KSA), CCPA/CPRA (US)**.
- 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)
- Disclaimers form part of our certified transparency framework.

12. Dispute Resolution & Governing Law

- **Business users:** ICC Arbitration, London seat.
- **Consumers:** may litigate in their habitual residence courts.
- **US users:** waive class or representative actions.

13. Language & Binding Version

This Disclaimer is issued in English. Translations may be provided for convenience only. The English version controls in case of conflict.

14. Contact & Data Protection Officer

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