

Terms of Service

Effective Date: 1 May 2025 | **Last Revised:** 4 August 2025

1 • Overview

These Terms of Service ("**Terms**") form a legally binding agreement between you ("**you**," "**your**," or "**User**") and **Karsaaz EBS Ltd (United Kingdom)** together with **Karsaaz EBS (Pvt) Ltd (Pakistan)** (collectively, "**Karsaaz**," "**we**," "**our**," or "**us**"). They govern your access to and use of **Karsaaz AI**—our web, mobile, and API-based artificial-intelligence platform (the "**Service**"). By creating an account, purchasing a subscription, or otherwise using the Service, you accept these Terms and the following incorporated documents:

- Privacy Policy
- Cookie Policy
- Refund Policy
- Subscription & Billing Policy
- Disclaimer Policy

2 • Eligibility

You must be **at least 18 years old** (or the age of majority in your jurisdiction) and able to form a binding contract to use the Service.

3 • Description of Services

Karsaaz AI bundles several intelligent assistants, including but not limited to: **Health AI, Law AI (Legal), Trade Assistant, Business Assistant, Cyber-Security Tools, Education Assistant** and public **REST / GraphQL APIs**. Features are delivered via:

- **iOS** and **Android** apps
- **Developer APIs & SDKs**

4 • Account Registration

- Users may create an account with Google OAuth. You grant Karsaaz AI read-only access to your Google basic profile (email, first & last name). Revoking Google access will disable your sign in until you set a password.
- Provide accurate, complete information.
- Keep your credentials secure and notify us immediately of any unauthorized use.

- We may refuse, suspend, or terminate accounts that violate these Terms or applicable law.

5 • Billing & Payment

Plan	Monthly	Annual	Token Allowance
Primary	\$ 30	\$ 360	530 K tokens / billing cycle
Pro	\$ 60	\$ 720	1.07 M tokens / cycle
Premium	\$ 90	\$ 1 080	2.2 M tokens / cycle

- **5.1 Pricing Transparency** – Current pricing is always available at karsaazai.com/pricing.
- **5.2 Auto-Renewal & Reminders** – Subscriptions renew automatically. We email and show an in-app banner **7 days before each charge**. Cancel any time up to **24 h before renewal** via **Dashboard → Billing → Cancel** (web) or Apple ID (mobile). **If you cancel within five (5) calendar days after a renewal, you may request a refund under § 6.**
- **5.3 Plan Changes** – Upgrades activate instantly; downgrades take effect next cycle with pro-rated credit.
- **5.4 Taxes & Currency** – All prices are in USD. Stripe and Apple collect any VAT/GST; Karsaaz does not store tax numbers.

6 • Refunds

Scenario	Refund Window	Conditions
First-time purchase of any paid plan	5 calendar days from payment	Full refund to original method if consumption ≤ 30 % of monthly token or image quota.
Auto-renewal (monthly or annual)	5 calendar days from charge	Same usage cap as above.
Upgrades / one-off add-ons	Non-refundable once activated	Downgrades result in pro-rated credit forward.

EU/UK consumers: Under Article 16(m) of the EU Consumer Rights Directive, your statutory 14-day digital-content withdrawal right ends once you click **“Start Now”** and access paid features.

For Full details: See **Refund Policy v1.4**.

7 • Acceptable Use

You agree **not** to:

1. Violate any law or regulation.
2. Upload or generate illegal, hateful, exploitative, or infringing content.
3. Scrape, reverse-engineer, or attempt to extract the underlying models.
4. Use output to train competing AI systems without our written permission.
5. Interfere with or disrupt the Service or its security.

8 • Third-Party Data & SDKs

The Service integrates third-party datasets, SDKs, and APIs. Your use may be subject to those providers' terms.

8A • API Licence & Rate Limits

- Non-exclusive, non-transferable licence to call Karsaaz AI APIs.
- **Default limit:** 60 requests-per-minute (higher tiers available).
- No resale, sublicensing, or use to train competing models.
- We may suspend or revoke keys for abuse, security risk, or non-payment.

9 • AI Output Disclaimer

All outputs are **for informational purposes only** and **do not constitute professional advice**. Always consult a qualified expert before making medical, legal, financial, or other critical decisions.

10 • Intellectual-Property Rights

- **Your Content:** you retain ownership; you grant us a licence to process it as needed to provide the Service.
- **Our IP:** all models, code, and marks are owned or licensed by Karsaaz. No rights are granted except as expressly stated.

11 • Confidentiality & Privacy

We process personal data according to the **Privacy Policy** and secure it with AES-256 encryption at rest, TLS 1.3 in transit, RBAC, and ISO 27001 controls.

11A • Cookies & Tracking

We use **Essential, Analytics, and Marketing** cookies under an explicit opt-in banner. Manage settings anytime in **Settings → Privacy & Cookies**. See the **Cookie Policy** for details.

12 • Limitation of Liability

To the fullest extent permitted by law, Karsaaz's **total liability for all claims in any rolling 12-month period is limited to the greater of (a) USD 100 or (b) the total fees you paid us during that period**. We are not liable for indirect, incidental, special, punitive, or consequential damages, or loss of profits, data, goodwill, or business interruption.

13 • Termination

You may cancel at any time. We may suspend or terminate your access for serious or repeated breaches, non-payment, or as required by law. Sections 7–14 survive termination.

14 • Arbitration, Governing Law & Class-Action Waiver

- **Business / Non-consumer disputes:** finally settled under the **ICC Rules of Arbitration**, seat **London (UK)**, language **English**.
- **Consumers:** may litigate in the courts of their habitual residence; mandatory consumer-protection laws prevail.
- **US Users:** you waive any right to participate in class or representative actions.
- **Governing Law:** substantive laws of Pakistan, save for mandatory local consumer rights.

15 • Changes to These Terms

We post updated, time-stamped versions and give **14-days' notice** by email and in-app banner before material changes. Continued use after the effective date constitutes acceptance.

16 • Contact & Data-Protection Officer

Purpose	Contact
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DPO dpo@karsaaz.com

**Legal /
Compliance** legal@karsaazebs.com

Postal (UK) Karsaaz EBS Ltd, 85 Great Portland Street, First Floor,
London, W1W 7LT, United Kingdom.

**ICO
Registration** ZB891350

**SECP / PSEB
(PK)** Registered

17 • Consent Logging & Audit

We log user ID, IP, timestamp, and the active version of these Terms to satisfy GDPR, PECA 2025, PCI-DSS, and internal audit requirements.

By continuing to use Karsaaz AI you acknowledge that you have read, understood, and agree to be bound by these Terms.