



Terms of Service

These Terms of Service ("Terms") constitute a legally binding agreement made between you, whether personally or on behalf of an entity ("you") and Beltic Inc. ("Company," "we," "us," or "our"), concerning your access to and use of our website, APIs, SDKs, integrations, and any other services, platforms, or media channels related, linked, or otherwise connected thereto (collectively, the "Services"). You agree that by accessing or using the Services, you have read, understood, and agreed to be bound by all of these Terms. IF YOU DO NOT AGREE WITH ALL OF THESE TERMS, THEN YOU ARE EXPRESSLY PROHIBITED FROM USING THE SERVICES AND MUST DISCONTINUE USE IMMEDIATELY.

Supplemental terms and conditions or documents that may be posted on the Services from time to time are hereby expressly incorporated herein by reference. We reserve the right, in our sole discretion, to make changes or modifications to these Terms at any time and for any reason. We will alert you about any changes by updating the "Effective Date" at the bottom of these Terms and, where appropriate, notify you through other means such as email or service announcements. You waive any right to receive specific notice of each such change. It is your responsibility to periodically review these Terms to stay informed of updates. You will be subject to, and will be deemed to have been made aware of and accepted, the changes in any revised Terms by your continued use of the Services after the date such revised Terms are posted.

The Services are not intended for distribution to or use by any person or entity in any jurisdiction or country where such distribution or use would be contrary to law or regulation or which would subject us to any registration requirement within such jurisdiction or country. Those who choose to access the Services from other locations do so on their own initiative and are solely responsible for compliance with local laws.

The Services are intended for users who are at least 18 years old. Persons under the age of 18 are not permitted to use or register for the Services.

1. Eligibility & Use

You must be at least 18 years old and have the legal authority to enter into these Terms. You may not use the Services if you are: (a) located in, under the control of, or a national or resident of a country or region that is subject to U.S. government embargo, sanctions, or export control restrictions, including but not limited to Cuba, Iran, North Korea, Syria, or the Crimea, Donetsk, or Luhansk regions of Ukraine; (b) identified on any U.S. government list of prohibited or restricted parties, including but not limited to the Specially Designated Nationals (SDN) List, the Denied Persons List, or the Entity List; or (c) otherwise prohibited from using the Services under any applicable laws or regulations.



You agree to provide accurate, current, and complete information in connection with your use of the Services and to use the Services only for lawful, authorized purposes and in compliance with these Terms, applicable laws and regulations, and all relevant privacy, anti-money laundering, sanctions, and export control rules.

2. Account Registration

To access certain Services, you may be required to register for an account. You are responsible for safeguarding your login credentials and agree to notify us immediately of any unauthorized access. You are liable for all activities conducted through your account.

3. Our Role

We provide infrastructure services for fraud prevention, identity verification (KYC), business verification (KYB), risk scoring, and compliance workflows. Depending on how our Services are integrated or accessed, we may act as:

- **A service provider or sub-processor** on behalf of a client, who maintains the direct relationship with the end user;
- **A data controller or co-controller** where we directly determine the purposes and means of processing.

In both scenarios, we:

- Process data solely to provide our Services or comply with legal obligations;
- Collect fraud-related behavioral signals (device motion, typing cadence, IP geolocation, device fingerprinting);
- Handle biometric and sensitive identifiers under lawful bases and strict access controls;
- Route data subject requests appropriately based on our processing role;
- Retain sensitive data (including biometric and behavioral data) for a minimum of 3 years, or as otherwise required by law or contractual obligation;
- Enforce technical and organizational safeguards, including encryption and audit logging.

4. Data Use & Privacy

Please see our [Privacy Policy] for full data handling practices. We:

- Use biometric data (e.g., facial geometry, ID scans) solely for identity verification;



- Collect behavioral data (e.g., typing patterns, mouse movements, device motion) for fraud signal processing;
- Store data securely using encryption, role-based access controls, and multi-factor authentication;
- Retain such data for at least 3 years, unless otherwise contractually or legally mandated;
- Respond to access or deletion requests in accordance with our role and applicable laws.

5. Prohibited Activities

You agree not to:

- Use the Services unlawfully or in violation of sanctions laws;
- Provide false or misleading information or impersonate others;
- Interfere with service functionality, introduce malware, or attempt unauthorized access;
- Extract data using scraping, reverse engineering, or unauthorized automation;
- Resell, sublicense, frame, or create derivative works of our Services without written consent.

6. User-Generated Content and License

By submitting any content, suggestions, or feedback through the Services, you grant us a worldwide, non-exclusive, royalty-free, perpetual, irrevocable, sublicensable, and transferable license to use, reproduce, adapt, distribute, perform, display, and create derivative works from such submissions in connection with the operation and improvement of the Services. This includes the right to incorporate your feedback into future product enhancements, marketing materials, or documentation. You retain ownership of your submissions; however, you waive any claim to compensation or acknowledgment. You represent and warrant that you have the right to grant this license and that your submission does not violate any third-party rights.

7. Contributions and Feedback

If you submit any suggestions, ideas, proposals, improvements, or other content ("Feedback") relating to the Services, you acknowledge and agree that:

- Your Feedback is provided voluntarily and without expectation of compensation, acknowledgment, or confidentiality;
- You grant us a worldwide, perpetual, irrevocable, royalty-free, sublicensable, and transferable license to use, reproduce, disclose, distribute, adapt, modify, publish,



translate, and otherwise exploit such Feedback in any manner and for any purpose, including commercial purposes;

- We may incorporate your Feedback into our Services, documentation, or business operations without restriction;
- You represent and warrant that you have the necessary rights to provide such Feedback and that your Feedback does not violate any third-party rights.

We do not waive any rights to use similar or related ideas previously known to us, developed by our employees, or obtained from other sources.

8. Data Retention

We retain personal and business verification data, including biometric identifiers (such as facial geometry or ID scan features) and behavioral signals (such as typing cadence, device motion, and interaction metadata), for periods consistent with the purposes for which the data was collected and as permitted or required under applicable law. Our standard retention period for such data is three (3) years, unless a shorter or longer retention period is mandated by legal, regulatory, or contractual obligations. Biometric data is stored in an encrypted format using industry-standard safeguards and access controls, and is deleted when no longer necessary for the purposes of verification or fraud prevention. Retention periods may also vary depending on whether we act as a data controller or a processor on behalf of a client, and users may request access to or deletion of their data, subject to these constraints. For additional information, refer to our Privacy Policy.. This data is stored securely using industry-standard encryption, access logging, and multi-factor authentication. Access to such data is limited to authorized personnel under role-based controls. We regularly audit our retention practices, and users may request access to or deletion of their data when applicable, subject to our legal basis for processing and our role as either a data controller or processor, as further described in our Privacy Policy.

9. Third-Party Services and Links

Our Services may include links to third-party websites, platforms, or services, or may embed or integrate third-party functionality (e.g., data vendors, identity verification tools, payment processors, or communication providers). These third-party services are not owned or controlled by us, and we are not responsible for their content, availability, data practices, or security standards. Your use of any third-party service is governed solely by the applicable terms and privacy policies of those providers. We make no warranties or representations about the accuracy or completeness of third-party offerings. You acknowledge and agree that we shall not be liable, directly or indirectly, for any damage or loss caused by or in connection with your use of or reliance on any third-party services accessed through the Services. If you do not agree to the terms or practices of any third-party provider, you should not use their services.



10. Modifications to Services

We may, at our sole discretion and without liability, enhance, update, suspend, or discontinue any part of the Services at any time. Where such changes constitute a material impact on the Services or your rights under these Terms, we will provide reasonable prior notice via email or through in-service announcements, where feasible. Material changes may include modifications to service functionality, pricing, third-party dependencies, or the scope of data collection. It is your responsibility to review any such notices and evaluate whether continued use of the Services is acceptable under the updated terms. If you object to any material changes, your sole remedy is to cease use of the Services.

11. Termination and Suspension

We reserve the right to suspend, limit, or terminate your access to the Services at any time, with or without notice, in our sole discretion. Grounds for such actions include, but are not limited to: actual or suspected violations of these Terms; suspected fraudulent, abusive, or unlawful activity; requests by law enforcement or other government agencies; or operational or security concerns related to our systems. In cases where we act as a processor or service provider on behalf of a client, termination may also be governed by our agreement with that client. You may terminate your use of the Services at any time by ceasing use or contacting us in writing. Termination of access does not affect our right to retain and use data collected prior to termination in accordance with applicable law, our role as processor or controller, and our Privacy Policy. We may also retain anonymized or aggregated data for analytics, system integrity, or business continuity purposes.

12. Limitation of Liability

To the fullest extent permitted by applicable law, we shall not be liable for any indirect, incidental, special, consequential, exemplary, or punitive damages, including but not limited to loss of profits, loss of data, business interruption, or reputational harm, arising out of or in connection with your use of or inability to use the Services, even if we have been advised of the possibility of such damages. Our total aggregate liability for any claims arising out of or related to these Terms or the Services shall not exceed the greater of (a) the total fees actually paid by you to us for the Services during the twelve (12) month period preceding the event giving rise to the claim or (b) ten thousand U.S. dollars (USD \$10,000).

13. Indemnification



You agree to defend, indemnify, and hold harmless the Company and its affiliates, officers, directors, employees, contractors, agents, licensors, and partners from and against any and all claims, demands, damages, obligations, losses, liabilities, costs, and expenses (including but not limited to attorneys' fees and costs) arising out of or related to: (i) your access to or use of the Services; (ii) your violation of these Terms or any applicable law, rule, or regulation; (iii) any data or content you provide or submit through the Services; (iv) your infringement, misappropriation, or violation of any third-party rights, including intellectual property or privacy rights; or (v) any dispute between you and a third party. We reserve the right, at your expense, to assume the exclusive defense and control of any matter for which you are required to indemnify us, and you agree to cooperate with our defense of such claims.

14. Governing Law and Dispute Resolution

These Terms shall be governed by and construed in accordance with the laws of the State of California, without regard to its conflict of law principles. Any dispute, claim, or controversy arising out of or relating to these Terms or the Services shall be resolved exclusively in the state or federal courts located in San Francisco County, California. Each party hereby irrevocably submits to the personal jurisdiction and venue of such courts and waives any objections based on inconvenient forum or lack of jurisdiction.

15. Miscellaneous

These Terms, along with our Privacy Policy and any other posted policies or agreements, constitute the entire agreement. If any provision is deemed invalid, the remainder shall remain enforceable. No waiver of rights shall be implied by inaction. We are not liable for delays or failures due to causes beyond our reasonable control. These Terms may be accepted electronically, and do not require physical signatures.

Effective Date: July 16th, 2025.