CoinTrack Terms of Service

Version: 1.0 Effective from: 1 November 2026

Service provider: Mikołaj Zienkowicz, ul. Długa 45A/2, 66-210 Zbąszynek, Poland, NIP (tax ID) 9271966162, REGON 388791452, e-mail contact@cointrack.pl, phone +48 881 583 586

This is an English translation provided for convenience. Only the Polish version is legally binding.

§ 1. General provisions and service provider details

1. These Terms set out the rules for using the CoinTrack service available at https://www.cointrack.pl, including when installed as an app on a device's home screen (PWA). They are terms and conditions within the meaning of Article 8 of the Polish Act of 18 July 2002 on the provision of electronic services.
2. The services are provided by **Mikołaj Zienkowicz**, running a sole proprietorship trading as Mikołaj Zienkowicz, address: ul. Długa 45A/2, 66-210 Zbąszynek, Poland, NIP (tax ID): 9271966162, REGON: 388791452, entered in the Central Register and Information on Economic Activity (CEIDG), an active VAT payer (the "**Service Provider**", "**we**", "**us**").
3. Contact:
    1. e-mail: **contact@cointrack.pl** - for all matters, including general enquiries, personal data, complaints and withdrawal from the contract;
    2. phone: **+48 881 583 586** (charged as a standard call at your operator's rates);
    3. postal address: ul. Długa 45A/2, 66-210 Zbąszynek, Poland.
4. The e-mail address contact@cointrack.pl is also the single point of contact for EU Member State authorities, the European Commission and users within the meaning of Articles 11 and 12 of Regulation (EU) 2022/2065 (Digital Services Act). We communicate in Polish and English.
5. These Terms are available free of charge before you create an account, at https://www.cointrack.pl/regulamin and in the app (Settings → Documents). You can download them as a PDF, print and save them.
6. The following form an integral part of these Terms:
    1. **Annex 1 - Pricing and Terms of Purchasing Plans** (https://www.cointrack.pl/cennik);
    2. **Annex 2 - Information on the Right of Withdrawal and Model Withdrawal Form** (https://www.cointrack.pl/odstapienie);
    3. **Annex 3 - AI Information and Rules for Using the AI Assistant** (https://www.cointrack.pl/ai).
7. The processing of personal data is described in the **Privacy Policy** (https://www.cointrack.pl/polityka-prywatnosci), and the use of cookies and similar technologies in the **Cookie Policy** (https://www.cointrack.pl/polityka-cookies). They are not part of the contract; they are information.

§ 2. Definitions

1. **CoinTrack, Service** - a web application for planning and keeping a household budget, available in the browser and installable on a device's home screen (PWA).

2. **User, you** - a natural person who has created an Account.
3. **Consumer** - a User who is a consumer within the meaning of Article 22^1 of the Polish Civil Code.
4. **Entrepreneur with consumer rights** - a natural person running a business who concludes a contract directly related to that business, where the content of the contract shows that it is not of a professional nature for them (Article 385^5 of the Civil Code, Article 7aa of the Consumer Rights Act). To the extent set out in those provisions, such a person has the same rights as a Consumer.
5. **Account** - a User's individual account in CoinTrack, secured by signing in with Google or with a sign-in link sent by e-mail.
6. **Family** - a shared budget (household) in CoinTrack. A Family has one **Owner** and may have **Members** invited by the Owner.
7. **Plan** - the scope of services available to a Family: **Free** (free of charge), **Plus** or **Premium** (paid). Details in Annex 1.
8. **Paid Plan** - a contract for the paid provision of services under the Plus or Premium Plan for a period paid in advance: a month or a year (the **Plan Period**). A Paid Plan does not renew automatically (§ 8).
9. **Bank Feature** - an announced feature for fetching transactions automatically from bank accounts through a licensed account information service provider. The feature is in preparation and is not part of the contract (§ 3(6), § 12).
10. **Trial Period** - free 7-day access to the Plus Plan, without providing a card (§ 7).
11. **AI Assistant** - a chat based on the Google Gemini artificial intelligence model, which Google provides to us on Google Cloud AI (Gemini Enterprise Agent Platform, formerly Vertex AI), run through our server (§ 13, Annex 3). In the app the AI Assistant is called “Max”; it is a program, not a human.
12. **Receipt Scanning** - an AI feature that reads a photo of a receipt (taken on the "Scan a receipt" screen or attached in a conversation with the AI Assistant) and suggests a budget entry (§ 13).
13. **Connected AI Apps** - an announced feature for connecting an external AI assistant to CoinTrack (e.g. via the MCP protocol). The feature is in preparation and is not part of the contract (§ 3(6), § 14).
14. **Budget Data** - data that you or Family Members enter into or import into CoinTrack: monthly budgets (amounts planned for expense categories), custom expense categories, income, expenses, goals with their deposits and withdrawals, assets, liabilities, Tasks with their due dates and check-offs, receipt scanning results and imported transactions.
15. **Durable Medium** - a material or tool that allows information to be stored and reproduced unchanged, in particular e-mail and PDF files.
16. **Przelewy24** - the payment service run by PayPro S.A., based in Poznań, Poland (§ 8(11)).
17. **Features in preparation** - features marked "coming soon" in the Service, in the app or in the Pricing (§ 3(6)).
18. **Discount** - a referral programme discount (§ 8(13)).
19. **Task** - a bill to pay or another thing the Family has to do by a due date, also a repeating one (§ 3(1)(3)). A **check-off** closes one due date of a Task.

§ 3. Scope of services

1. In CoinTrack you can in particular:
    1. plan a budget for each calendar month - set how much you want to spend in each expense category and compare it with what you actually spent - and record one-off and recurring income and expenses. Every expense has a category - from the shared list or a custom one. The month summary shows the balance and, for the current and a future month, also the forecast for the month end (in the app: "Forecast for the month end", "Balance forecast"): the balance plus the income and minus the expenses planned until the end of the month (recurring entries and Tasks with an amount);
    2. keep savings goals and a summary of assets and liabilities; deposits to and withdrawals from a goal are not budget income or expenses and do not change its balance. CoinTrack suggests how much to deposit to a goal in a given month: the amount still missing at the start of the month, divided by the number of months up to and including the month of the goal's due date. What you do not deposit in a month is spread over the following months until the due date. Changing the goal's amount or due date recalculates the suggestion at once, also for the current month;
    3. keep Tasks - record bills and other things to do by a due date, also repeating ones, with a note (e.g. the account number for a transfer), and check them off. A Task with an amount is a planned expense of the month its due date falls in. If you choose so, checking off a Task saves an expense in its category. Tasks and their check-offs are shared by the whole Family: every Member can add, change and check them off. Tasks are in every Plan, with no limit on their number;
    4. keep a shared budget with other people within a Family;
    5. download a copy of your data in Settings → Privacy → "Download my data", or receive it on request sent to contact@cointrack.pl;
    6. download to a CSV or xlsx file the income and expenses (including refunds) of the selected Family for the selected period - with the date, entry type, amount, description, category and source of each entry. The file contains the entries of all Members of that Family. Export is available in every Plan, including the Free Plan, with no limit on the number of files, and is separate from the copy of your data under point 5;
    7. in Paid Plans - create custom expense categories, import transactions from a CSV file (§ 11) and use the AI Assistant and Receipt Scanning within the limits (§ 9).
2. The features, limits and prices of each Plan are set out in Annex 1. A Plan applies to the whole Family: the Owner buys it and all Members of that Family use it.
3. CoinTrack is a tool for organising your own finances. **We do not provide** payment services, account information services, investment advice, tax advice or credit intermediation. Content and analyses in CoinTrack, including the AI Assistant's answers, are for information only (§ 13).
4. CoinTrack does not publish your Budget Data. Only people you give access to can see it: Members of your Family.
5. We keep developing CoinTrack. New features may first be available as a test version (marked "beta"). A beta feature that is available in the app is part of the service and we are responsible for its conformity with the contract under general rules, but we may change or withdraw it in

accordance with § 17.

6. **Features in preparation.** On the website, in the app and in the Pricing we announce features marked "coming soon": import of transactions from files in formats other than CSV, extended forecasts and reports, Connected AI Apps (MCP) and the Bank Feature. "Extended forecasts and reports" are balance forecasts for a period longer than the current and the next month (3–12 months), monthly and yearly reports to download, and comparisons of periods. They do not include the month summary, the forecast for the month end (in the app: "Forecast for the month end", "Balance forecast") under para. 1(1) or the export of income and expenses to a file under para. 1(6), which are part of every Plan. For these features:
    1. they are not offered for sale and are not part of the contract - neither in the Free Plan nor in the Paid Plans;
    2. the Plan price does not cover them - you pay only for the features available in the app on the day of purchase, described in Annex 1;
    3. we do not guarantee that they will be made available, or when;
    4. announcing them is not an assurance that CoinTrack will have them. Their absence is not a non-conformity of the service with the contract;
    5. when we make them available, we may offer them on separate terms, including for a separate fee. We will introduce their rules by amending these Terms (§ 23) or by separate terms that you accept before using the feature.

    When buying a Paid Plan you confirm that you are aware of this (a separate field on the order summary screen, § 8(4)).

§ 4. Technical requirements and risks

1. To use CoinTrack you need:
    1. a device with internet access (without it, only the offline mode under para. 5 works) and an up-to-date version of Chrome, Edge, Safari or Firefox, with JavaScript enabled and support for strictly necessary cookies;
    2. an active e-mail address or a Google account.
2. The AI Assistant and Receipt Scanning run in the cloud: our server sends the requests to Google Cloud AI, and the AI model processes them in the European Union (§ 13). They do not require downloading an AI model or any particular device specifications. Your browser reads a file you import (§ 11).
3. Using the internet involves risks. In particular:
    1. **phishing** - we never ask for your bank password, BLIK code or card details by e-mail, text message or chat. We send sign-in links only from an address in the cointrack.pl domain;
    2. **shared or lost devices** - anyone with access to your unlocked device can see your data, including your AI Assistant conversation history and the data stored on the device in offline mode (para. 5). Do not switch offline mode on on a device that other people use, sign out on shared devices - signing out also deletes the offline mode data - and use a screen lock;
    3. **malware** on your device may intercept data displayed in the app;

    4. **files from unknown sources** - import only statements of your own accounts, downloaded directly from online banking;
    5. **Connected AI App tokens** - whoever has your token can read (and, with write permission, change) Family data. Do not publish your token and revoke unused tokens (§ 14).
4. CoinTrack stores information necessary for it to work on your device (e.g. session and settings cookies and, once you switch offline mode on, also the last data of the Dashboard and the Budget and the entries waiting to be sent - para. 5). Analytics runs only with your consent. Details in the Cookie Policy (Article 6 of the Act on the provision of electronic services).
5. **Offline mode.** When offline mode is available (Privacy Policy, section 15), you switch it on yourself, separately on each device (Settings → "Offline mode on this device"); it is off by default. Once it is on, without an internet connection you see the last fetched data of the Dashboard and of the current month's Budget, with the date and time it was fetched. You can then save a new expense or income on the device: it waits there, marked as not sent, and we send it once the connection is back. Until then it is not in the Family's budget. Other changes (e.g. goals, assets, Tasks, editing and deleting entries) need an internet connection. Switching offline mode off, signing out, switching the Family and deleting the site data in the browser delete this data from the device, including entries not sent yet. We also delete it when the app is opened after the session has expired, and the Dashboard and Budget pages once their copy is older than 30 days.

§ 5. Conclusion of the contract and the Account

1. Only an adult (a person who is at least 18 years old) with full legal capacity may create an Account. This applies to all Users, including Family Members.
2. To create an Account, on the "Sign in" screen you:
    1. tick the statement that you are at least 18, accept these Terms and have read the Privacy Policy;
    2. sign in with Google or enter your e-mail address and click the sign-in link you receive.
3. The contract for services under the Free Plan is concluded when the Account is created, for an indefinite period. The Plus Trial Period starts when you create a Family, if it is available under § 7.
4. After you create an Account, we send you an e-mail confirmation with a link to the version of these Terms you accepted (PDF). We record the date of acceptance and which text of the Terms you accepted (identified by its effective date).
5. Using the Free Plan and the Trial Period is free of charge. However, you provide us with personal data in order to use CoinTrack, so you have the rights under Chapter 5b of the Consumer Rights Act (conformity of a digital service with the contract) also in the Free Plan.
6. Signing in with Google means that Google learns that you signed in to CoinTrack. If you do not want this, use the e-mail link sign-in. A Google account and an e-mail sign-in with the same address lead to the same CoinTrack Account.
7. One person may have one Account. Do not share access to your Account with other people - invite them to your Family instead.

§ 6. Family

1. Every User can create a Family and become its Owner, or join a Family by invitation. The maximum number of people in a Family (including the Owner) depends on the Plan: **Free - 1 person, Plus - 2 people, Premium - 5 people** (Annex 1).
2. There are two roles in a Family:
    1. **Owner** - invites and removes Members and manages the Family's settings and Plan;
    2. **Member** - views and enters the Family's Budget Data and may leave the Family at any time.
3. **Invitations.** Only the Owner invites people to the Family. In the app, the Owner enters the e-mail address of the person they are inviting. A person who does not yet have an Account can be invited too.
    1. By inviting, you confirm that you know the person, have reasonable grounds to believe they want to join your Family, and that they are at least 18 years old. You must not invite people you do not know, send invitations in bulk, or use invitations for advertising or for any purpose other than a shared budget (§ 15(1)).
    2. We send a service message with the invitation and a link to the address you enter. A person who has an Account also sees the invitation in the app. We do not tell you whether that address has an Account.
    3. The link works once and is valid for 7 days from the latest sending. You can resend the invitation, no more often than every 15 minutes (the new link replaces the previous one), or cancel it in Settings. Once cancelled, the link stops working.
    4. A pending invitation takes up a place within the limit of people in paragraph 1 until it is accepted, refused, cancelled or expires.
    5. A daily invitation limit applies (§ 9(10)).
    6. The invited person joins only after they sign in with the address the invitation was sent to (or, if they have no Account, create one and accept these Terms - § 5(2)) and confirm the invitation in the app. They can also refuse it. If the Family has no free place (e.g. after a change to a lower Plan), joining is possible only once a place is freed, and no later than the invitation expires.
    7. After a Family is handed over, its invitations remain valid, and the new Owner can cancel them. Deleting the inviter’s Account cancels their invitations.
    8. Joining a Family by invitation does not start a Trial Period (§ 7(1)) and is not a referral (§ 8(13)(11)).

    The Family's Budget Data may concern all of its Members - enter only information you are allowed to share with the others.
4. If, after a change to a lower Plan, a Family has more people than the new Plan allows, we do not remove anyone automatically, but the Owner cannot invite new people until the number fits within the limit.
5. **Deletion of the Owner's Account.** When the Owner of a Family that has other Members wants to delete their Account:
    1. the app warns them that this affects the whole Family's data and suggests handing the Family over to another Member;

2. we notify the Members and give them the option to export their data;
3. for **14 days** (grace period) any Member can take over the Family and its Budget Data. If nobody takes it over, after 14 days the Family and its data are deleted in accordance with § 19;
4. the Paid Plan already paid for keeps running in the Family until the end of the Plan Period if another Member takes over the Family; otherwise the Plan contract expires on the terms of § 19(4). The new Owner can buy their own Paid Plan - during the paid period as an extension (§ 8(8)).

§ 7. Plus Trial Period

1. When you create a Family as its Owner, the Family receives, once, **7 days of the Plus Plan free of charge**. The Trial Period starts automatically when the Family is created - you do not need to switch it on. Joining another person's Family by invitation does not start a Trial Period. **You do not provide a card or any other payment method and you do not need to connect a bank.**
2. The Trial Period is available **once per Owner's e-mail address and once per Family**. If your e-mail address was used for a Trial Period in the last 24 months - also on an Account that was later deleted - a new Family starts on the Free Plan straight away. A Family that has already used the Trial Period does not get it again.
3. During the Trial Period the app shows how many days are left.
4. After 7 days the Family moves to the Free Plan automatically. **We do not charge anything and we do not save any payment method.** A Paid Plan starts only if you buy it yourself (§ 8).
5. After moving to Free, your Budget Data stays. Data above the Free Plan limits (e.g. additional goals or custom expense categories) is available **read-only** - you cannot edit it or create new items above the limit until you delete the excess items or buy a Paid Plan. Finished goals and asset and liability items worth PLN 0 do not count towards the Free Plan limits (Annex 1).
6. The Trial Period does not include Features in preparation (§ 3(6)).
7. If you buy a Paid Plan during the Trial Period, the Trial Period ends when the payment is confirmed and the Plan Period starts on that day.

§ 8. Paid Plans: order, payment, Plan Period and extension

1. **Prices and periods.** You buy Paid Plans once, in advance, for the Plan Period you choose:

Plan	1 month	1 year
Plus	PLN 16.99	PLN 169.99
Premium	PLN 28.99	PLN 289.99

   Prices are gross prices and include 23% VAT. The price covers the whole Family. We charge no additional fees, including payment fees. The Plan is bought by the Family Owner in Settings → Subscription. The scope of the Plans is described in Annex 1.

2. **Sales only in the European Union.** We sell Paid Plans to people who live in Poland or another member state of the European Union. You choose your country of residence from the list of European Union member states on the order summary screen. We do not accept orders stating another country. We do not make the sale depend on the country where your card was issued or

where your bank is based. We do not conclude the contract - and, if the payment has already been made, we refund the full amount using the same payment method - if the law prohibits concluding or performing it, in particular EU restrictive measures (sanctions).

3. **Order summary screen.** Immediately before you order we show: the Plan and its scope; the Plan Period with its start and end dates; the total gross price; information that you pay once in advance and that the Plan **does not renew automatically**; the payment methods; information on the right of withdrawal with a link to the withdrawal information and model form (Annex 2) and on the refund guarantee; the Service Provider's details and links to these Terms and the Pricing.

4. **Order.** On the summary screen you tick: acceptance of these Terms and confirmation that you have read the Privacy Policy; a request to start the service before the withdrawal period expires (§ 10(3)); confirmation that Features in preparation are not part of the Plan you are buying (§ 3(6)). You place the order with the button **"Zamawiam z obowiązkiem zapłaty"** ("Order with obligation to pay") (Article 17(3) of the Consumer Rights Act). You then go to payment at Przelewy24.

5. **Conclusion of the contract and access.** The Paid Plan contract is concluded when Przelewy24 confirms the payment. We activate the Plan immediately after that confirmation, normally within a few minutes. If it has not been activated within 24 hours, write to contact@cointrack.pl. We send confirmation of the contract by e-mail, on a Durable Medium. It contains: the Plan, the Plan Period with its end date, the price, the payment method, these Terms as a PDF, and the withdrawal information with the form and the "Odstąp od umowy tutaj" ("Withdraw from the contract here") button.

6. **Duration and end of the Plan.** The Paid Plan contract is concluded for a fixed term - the paid Plan Period (a month or a year). We show the end date when you order, in the confirmation and in Settings → Subscription. When the Plan Period ends, the Paid Plan contract expires by itself and the Family moves to the Free Plan. **The Plan does not renew automatically: we do not save your card or any other payment method and we charge nothing more.** You do not need to cancel anything. Budget Data stays; data above the Free Plan limits is available read-only (§ 7(5)).

7. **Reminder.** Before the Plan Period ends we remind you by e-mail of the end date and of the option to extend: for a yearly Plan at least 7 days in advance, and for a monthly Plan at least 3 days in advance. If for technical reasons we do not send the reminder within that time, we send it without undue delay once the obstacle is removed, even if fewer days are left until the end of the Plan Period. If the Plan Period has already ended, we send information that the Family has moved to the Free Plan. The reminder is not a payment offer or a charge. You can always see the end date of the Plan Period in Settings → Subscription and in the purchase confirmation. This provision does not limit our liability (§ 18).

8. **Extension.** Extending a Plan is a new purchase, on the terms of paras. 1–5, including a new right of withdrawal (§ 10). If you buy another period (of the same or another Plan, monthly or yearly) before the current one ends, the new Plan Period starts on the day after the current one ends, so you do not lose any paid days. Moving to a lower Plan or a shorter period is possible only in this way - from the end of the current Plan Period.

9. **Moving to a higher Plan during the period.** You can move from the Plus Plan to Premium straight away, in Settings → Subscription → "Change to Premium". You pay the difference between the Premium and Plus prices for the same kind of period (a month or a year), in proportion to the number of days left until the end of the current Plan Period:

Top-up = (Premium price − Plus price) × number of days left ÷ number of days in the Plan Period

1. The prices are the prices in the Pricing (Annex 1), without Discounts or other reductions. If you bought Plus with a Discount (para. 13), we deduct the full Plus price from the Pricing, so the top-up is lower than if we deducted the amount you actually paid.
2. We take the prices on the day you bought the Plus Plan. If the Pricing has changed since that day, we also calculate the top-up using the prices on the day of the top-up and charge the lower of the two amounts.
3. We count the days left from the day of the top-up (that day counts as a day left) to the last day of the Plan Period inclusive. The number of days in the Plan Period is all of its days, from the first to the last inclusive.
4. We round the result down to the full grosz.

Examples: a Plus Plan for a month (PLN 16.99), the Plan Period has 30 days, you change to Premium (PLN 28.99) when 10 days are left including today: (PLN 28.99 − PLN 16.99) × 10 ÷ 30 = PLN 4.00. You pay the same if you bought Plus with a Discount for PLN 8.49. A Plus Plan for a year (PLN 169.99 → Premium PLN 289.99), 183 of 365 days left: PLN 120.00 × 183 ÷ 365 = PLN 60.16.

You see the amount before you order and order with the "Order with obligation to pay" button. The Plan Period ends on the same day as before. The Plan changes once Przelewy24 confirms the top-up payment.

10. **Refunds.** We do not refund the fee for the unused part of the Plan Period, except for: withdrawal from the contract and the voluntary refund guarantee (§ 10), non-conformity of the service with the contract (§ 16), termination due to a change to the service or these Terms (§ 17, § 23) and our discontinuation of the service (§ 19(7)).
11. **Payments - operator and payment methods.** Online payments are handled by **PayPro S.A.**, based in Poznań, ul. Pastelowa 8, 60-198 Poznań, Poland, entered in the register of entrepreneurs of the National Court Register (KRS) under number 0000347935, NIP 7792369887, REGON 301345068, the operator of the **Przelewy24** payment service. PayPro S.A. provides payment services as a domestic payment institution under a decision of the Polish Financial Supervision Authority (KNF), entered in the register of payment services under number IP24/2014.

    You pay for the Plan once, via Przelewy24:

    1. **by BLIK**;
    2. **by fast bank transfer** (an online transfer from your bank);
    3. **by payment card** - Visa or Mastercard.

    You choose the method on the Przelewy24 payment page. You give your card details and bank login details directly to Przelewy24 or to your bank - we do not see or store them. A card payment may require confirmation at your bank (3-D Secure). We do not save your card or any other payment method for further charges.

    Operatorem kart płatniczych jest PayPro SA Agent Rozliczeniowy, ul. Pastelowa 8, 60-198 Poznań, wpisany do Rejestru Przedsiębiorców Krajowego Rejestru Sądowego prowadzonego przez Sąd Rejonowy Poznań Nowe Miasto i Wilda w Poznaniu, VIII Wydział Gospodarczy Krajowego Rejestru Sądowego pod numerem KRS 0000347935, NIP 7792369887, REGON 301345068. (The payment

card operator is PayPro SA Agent Rozliczeniowy, ul. Pastelowa 8, 60-198 Poznań, entered in the Register of Entrepreneurs of the National Court Register kept by the District Court Poznań Nowe Miasto i Wilda in Poznań, 8th Commercial Division of the National Court Register, under KRS number 0000347935, NIP 7792369887, REGON 301345068.)

12. **Receipts and invoices.** For every payment we automatically send you a receipt (payment confirmation) by e-mail. We issue a VAT invoice on request (you send invoice details to contact@cointrack.pl), within the deadline set by the VAT Act. Invoices for buyers using a NIP (tax ID) are issued in the National e-Invoicing System (KSeF).

13. **Referral programme.** You can recommend CoinTrack to another person with your referral link from the app. For a referral, you (the referrer) and the referred person each receive one referral programme discount (the "Discount"), on the following terms:

    1. **Conditions.** The Discount is due if the referred person: a) creates a new Account from your link. An Account is not new if its e-mail address was used to create an Account in CoinTrack in the 24 months before that day, including where that Account has been deleted; b) buys on that Account, as the Owner of their Family (§ 2, § 6), their first Paid Plan (paras. 1–5); c) within 14 days of paying for that Plan, does not withdraw from the contract (§ 10(1)–(4)) or use the refund guarantee (§ 10(5)).

    2. **Grant.** We grant the Discounts to both people once 14 days have passed since the payment referred to in point 1(b). We tell you about the grant of a Discount by e-mail and in the app (Settings → Referrals), with the date it expires.

    3. **Amount.** A Discount is a one-time reduction by 50% of the price of one month of a Paid Plan: a) when buying a Plan for 1 month - by 50% of the monthly price; b) when buying a Plan for 1 year - by 50% of 1/12 of the yearly price. We round the Discount amount up to the full grosz. Annex 1 (section 9(2)) gives the prices with a Discount under the current Pricing.

    4. **Use.** You can use a Discount when buying a Paid Plan on your Account, as the Owner of the Family - on the first purchase or on an extension (para. 8). On the order summary screen you decide yourself whether to use the Discount, and you see the price after the Discount. You can use one Discount per purchase; Discounts do not add up. A Discount does not apply to a top-up to a higher Plan (para. 9).

    5. **Validity.** A Discount is valid for 12 months from the day it is granted. If it is not used in that time, it expires.

    6. **Limit.** One person may receive at most 12 Discounts in a calendar year. The day the Discount is granted counts.

    7. **Return of the Discount.** If you withdraw from the contract for a Plan bought with a Discount or use the refund guarantee for it, we refund the whole amount paid (§ 10(4)), and the Discount returns to your Account if the period in point 5 has not passed. That period is still counted from the day of the original grant.

    8. A Discount cannot be exchanged for money or transferred to another Account. A Discount does not cover Features in preparation (§ 3(6)).

    9. **Exclusions.** We do not grant a Discount: a) for referring yourself; b) when the referred person's Account is not new (point 1(a)); c) when, on the day of the payment in point 1(b) or within 14 days after it, the referred person belongs to your Family or you belong to theirs; d) in cases of abuse, e.g. creating Accounts with fictitious e-mail addresses or in bulk. When we refuse to

grant a Discount, we tell you why. We send the notice of refusal within 14 days of the day on which the Discount would have been granted. If you disagree with it, you can make a complaint (§ 16(2)).

10. **Information for the referred person.** The page the referral link leads to shows the programme's terms and a link to this paragraph before an Account is created. In the app the referrer sees the status of the referral: whether it is waiting for 14 days to pass from the purchase (with the date the Discount will be granted) and whether it has counted. We do not give them the referred person's e-mail address, the kind of Plan or the amount.
11. **Family invitation.** Joining a Family by invitation (§ 6(3)), including an invitation sent by e-mail, is never a referral and gives no Discount to either the inviter or the invited person, and this does not change the exclusion in point 9(c).

14. **Promotions and prices.** With every price reduction we also show the lowest price from the 30 days before the reduction. Prices are not personalised on the basis of automated decision-making.

§ 9. Limits

1. Feature limits (number of AI Assistant messages and receipt scans) are given in Annex 1 - as numbers. Limits are counted for the whole Family in monthly limit periods: for a monthly Plan - in the Plan Period, and for a yearly Plan - in consecutive monthly periods counted from the day the Plan Period started. Limits reset at the start of the next limit period. Unused allowance does not carry over.
2. In the Plus and Premium Plans, once the monthly limit is used up, the feature is unavailable until the end of the limit period. The app shows a counter and warns when your Family is close to the limit. On the Plus Plan you can move to Premium at any time. When you move from Plus to Premium, the limit period does not change, and messages and scans used on the Plus Plan count towards the Premium limit.
3. **The AI Assistant message limit is shared by the whole Family.** Every message sent to the AI Assistant by the Owner and by each Member uses it. Each person has their own conversation with the AI Assistant; other Family Members cannot see its content. The counter in the app shows how many messages the Family has left in the current limit period. A message the AI Assistant did not answer because of an error on our side does not use the limit. A receipt photo sent in the conversation does not use the message limit - it uses one scan if the receipt could be read (paragraph 7). Clicking a button on a proposal card (approve, cancel, “Undo”) is not a message and does not use the limit.
4. After moving to a lower Plan (after the Trial Period, after the end of the Plan Period or after withdrawal from the contract), data above the new Plan's limits stays but is available read-only.
5. Regardless of the Plan, we may temporarily restrict the use of features if necessary to stop automated abuse (e.g. scripts), an attack or a threat to the security of the service. We inform you about this and the reason.
6. **Daily scan limit.** Independently of the monthly limit, each person in the Family (the Owner and every Member) may scan at most **50 receipts a day**. The limit is the same on Plus and Premium and resets at midnight (Polish time). The app shows when it resets. It protects the service against abuse and automated uploading of photos.

7. A scan that could not be read does not use the limit - neither the monthly one nor the daily one.
8. Importing transactions from a file does not use the message or scan limit. Category suggestions from AI during import have a separate abuse limit (§ 11(7)).
9. **Daily message limit.** Independently of the monthly limit, each person in the Family may send at most **150 messages a day** to the AI Assistant. The limit resets at midnight (Polish time). The app shows when it resets.
10. **Daily invitation limit.** A Family can send at most **20 invitations a day**, and so can each person sending invitations. Invitations and resends count (§ 6(3)). Attempts in which we did not send an invitation do not count. The limit is the same in every Plan and resets at midnight (Polish time). The app shows when it resets. It protects invited people and the service from abuse and bulk sending.

§ 10. Right of withdrawal and refund guarantee

1. Consumers and Entrepreneurs with consumer rights may **withdraw from a Paid Plan contract within 14 days** of its conclusion (§ 8(5)), without giving any reason and at no cost (Article 27 and Article 28(2) of the Consumer Rights Act). This applies to every purchase: the first one, an extension (§ 8(8)) and a top-up to a higher Plan (§ 8(9)). The withdrawal information and model form are in Annex 2. We count the period in calendar days: the day the contract was concluded is not counted, and the period ends at the end of the 14th day (midnight Polish time). If that day falls on a Saturday, a Sunday or a public holiday in Poland, the period ends at the end of the next day that is not a Saturday, a Sunday or such a holiday (Article 115 of the Polish Civil Code).
2. **How to withdraw.** An unequivocal statement is enough. You can make it:
    1. in the app - with the **"Odstąp od umowy tutaj"** ("Withdraw from the contract here") button in Settings → Subscription or in the purchase confirmation e-mail. The button is visible for the whole period in which you can withdraw, including after the end of the Plan Period. It opens a form with the contract details already filled in (subject, Account e-mail, Plan and Plan Period, purchase date, order number, refund amount). You may give your full name, an e-mail address for a copy of the confirmation, and a note - none of these fields is required. You send the statement with the **"Potwierdź odstąpienie od umowy"** ("Confirm withdrawal from the contract") button. We ask no further questions and do not require you to contact support. If during the Plan Period you paid a top-up to a higher Plan (§ 8(9)), in the form you choose what you withdraw from: a) only the top-up or b) the Plan contract - in which case the top-up contract expires together with it (para. 4(1)). The form shows both contracts and the refund amount for the option you choose. Option b is available as long as the period for withdrawing from the Plan contract is running;
    2. by e-mail to contact@cointrack.pl;
    3. by post to: Mikołaj Zienkowicz, ul. Długa 45A/2, 66-210 Zbąszynek, Poland - e.g. using the form in Annex 2.

    To meet the deadline, it is enough to send the statement before it expires (Article 30(2)). For a statement sent by e-mail, the date and time the message was sent count; for a letter - the date of posting (the postmark or the proof of posting). We confirm receipt of a statement made in the app without delay by e-mail (on a Durable Medium), with its content and the date and time of receipt (Article 30(4)). We confirm a statement made by e-mail or by post in the same way, with the date

and time of receipt; we give its content in brief and keep the full content in our correspondence with you. We send this confirmation to your Account e-mail and also, once, to the address you sent the statement from or gave in your letter, and if you no longer have an Account - only to that address. We do not store that address. If you no longer have an Account and your letter gives no e-mail address, we have nowhere to send the confirmation.

3. **Request to start the service before the withdrawal period expires.** A Paid Plan works straight away because, when ordering, you request that we start providing the service before the 14 days for withdrawal have passed (Article 21(2) of the Consumer Rights Act). The right to withdraw from a service contract expires only when the service has been fully performed (Article 38(1)(1)). The Plan Period lasts a month or a year, i.e. always longer than 14 days, so the service will not be fully performed before the withdrawal period expires and you can withdraw throughout that period. The law would allow us to demand payment for the period in which you used the Plan (Article 35). **We do not do this: if you withdraw in time, we refund the full amount paid.** For a top-up to a higher Plan (§ 8(9)) we refund the whole top-up also if the Plan Period ended before the 14 days passed.

4. **Effects of withdrawal.** The contract is deemed not to have been concluded (Article 31(1)). We refund all payments received for that contract without undue delay, no later than 14 days from receipt of the statement, using the same payment method you used (we order the refund through Przelewy24 - to the card or to the account you paid from). We use another method only if you expressly agree to it and it involves no costs for you (Article 32(1) and (2)). You bear no refund costs. We refund the whole amount paid, without any deductions. If you paid by BLIK or fast bank transfer, the refund goes to the bank account you paid from; if you paid by card, to that card. We order the refund without undue delay; how long it takes to be credited depends on your bank or card issuer. If the refund by this route fails (e.g. the account has been closed or the card has expired), we will tell you by e-mail and - with your express consent - refund the money by bank transfer to an account you indicate, at no cost to you. After withdrawal:

    1. from the first purchase or from an extension that has already started - you stop using the Plan (Article 34(1a)) and the Family moves to the Free Plan. If during that Plan Period you paid a top-up to a higher Plan (§ 8(9)), the top-up contract expires together with the Plan contract (Article 37(1) of the Consumer Rights Act), and we also refund the whole top-up - even if the period for withdrawing from the top-up alone has already passed. You do not need to make a separate statement;
    2. from an extension that has not started yet - the current Plan Period continues unchanged;
    3. only from a top-up to a higher Plan - the Family returns to the previous Plan until the end of the Plan Period, and the contract for that Plan continues unchanged.

    Budget Data stays; data above the new Plan's limits is available read-only. You can download your data free of charge in Settings → Privacy → "Download my data" (Article 32a(2)–(3)).

5. **Refund guarantee (voluntary).** Independently of the statutory right of withdrawal, we refund to every User, including non-consumers, the full amount of the **first** payment for a Paid Plan on a given Account, if they ask within 14 days of that payment. You make the request with the "Poproś o zwrot" ("Request a refund") button in Settings → Subscription or by e-mail to contact@cointrack.pl. The guarantee does not cover extensions or top-ups. The refund and its effects - as in para. 4. If during the Plan Period covered by the guarantee you paid a top-up to a higher Plan, we also refund the whole top-up.

§ 11. Importing transactions from a file

1. On the Plus and Premium Plans you can import transactions from a CSV file downloaded from online banking into the Family's budget. On the Free Plan the import button is visible with a Plus badge, but import is not available. Import from files in other formats is a Feature in preparation (§ 3(6)).
2. **File layout.** The app recognises the file layout (columns, separator, encoding). We have checked this on files from the banks named in the app at import (currently: Pekao and PKO BP). You can also load a file from another bank: we will try to recognise the columns, and if that fails you point them out yourself. We do not guarantee that we will recognise a file from every bank and in every layout.
3. **Your browser reads the file.** The file itself does not reach our server and we do not store it. What we send to the server at later steps of the import is described in the Privacy Policy.
4. **Duplicates and matching.** We skip operations you already imported. We suggest linking an operation that looks like an entry already in the budget, instead of adding it twice. We treat as similar: for a recurring entry - an amount within 10% and a date within 5 days; for a one-off entry - an amount within PLN 1 and a date within 2 days. For a charge in a foreign currency converted into złoty, both amount thresholds are replaced by one: an amount in złoty within 3%. We compare a receipt waiting in the "To approve" queue with an operation from the file by the day the card payment was made, if the file gives it, and not by the booking day. You decide whether to link the operation or add it separately. We will not import an operation that the file gives only in a foreign currency, without an amount in złoty - you can add it to the budget manually.
5. **Category suggestions from AI.** Unless you turn off "Suggest categories with AI" (on by default), the AI model suggests a category for operations without a matched category (§ 13). We send it only cleaned merchant names and operation descriptions, their type and direction (incoming or outgoing) and your Family's category names. We do not send amounts, dates, account numbers, transfers to and from private individuals (for example BLIK to a phone) or operations whose description indicates specially protected data (for example health). We label a suggestion "AI suggestion". You can turn the option off on the import screen - import then works without AI.
6. **Nothing reaches the budget without your approval.** Imported operations wait in the "To approve" queue. Before you approve, check the amount, date, category and match.
7. **Abuse limit.** You get category suggestions from AI for at most 20 file imports a day per Account. Receipt scans do not count towards this. Above that limit import continues, without AI suggestions. The same applies when a file contains a very large number of different merchants (more than 500).
8. Import only statements from accounts you are entitled to use (§ 15(1)(2)). Import does not connect to your bank and is not the Bank Feature (§ 12).

§ 12. Bank Feature

The Bank Feature (fetching transactions automatically from your bank) is a Feature in preparation. It is not part of the contract or of the price of any Plan and cannot be bought - also not as an Additional Bank (§ 3(6)). The account information service will be provided exclusively by a licensed provider under a separate contract with you. We will set out its rules before it becomes available.

§ 13. AI Assistant and Receipt Scanning

1. The AI Assistant and Receipt Scanning are features based on artificial intelligence. You always know when you are using AI - we label it in the app (Article 50 of Regulation (EU) 2024/1689, the AI Act). In the corner of the chat you see the “AI Assistant” label, and at the start of every conversation a notice that you are talking to a program, not a human. We sign every answer of the AI Assistant, including one with a proposed change, “Max · AI”. Category suggestions during import use the same AI model (§ 11(5)); we label them “AI suggestion”.
2. **Both features run on Google Cloud AI. The AI model processes data in the European Union.** Our server sends Google the conversation, a receipt photo to be read and the Budget Data needed for the answer. Google processes them as our processor, only on our instructions and only to provide and secure the service for us. It does not use them to train AI models or for its own purposes. We keep the conversation history, together with the record of changes made in the chat, until you click “New conversation” or delete your Account. **We do not store receipt photos** - we delete them after the read. Details are in the Privacy Policy and Annex 3. Only entries you approve (e.g. an expense suggested by the AI Assistant or the result of reading a receipt) are added to the budget, just like a manual entry.
3. The features work in a browser that meets the requirements in § 4(1) and need an internet connection.
4. The AI Assistant can make mistakes. Check answers and proposals before approving them. At your request the AI Assistant can also propose a change to a Task. It shows it on a card: what it is now and what it will be. **The AI Assistant does not save anything without your confirmation**: you approve with the button on the card. An approved change works like a change you make by hand, and all Family Members see it. We are responsible for the card showing exactly what we will save and for saving exactly what the card shows (§ 16, § 18). You can undo the change on the card within the time given in Annex 3.
5. **The AI Assistant does not give investment, credit, tax or legal advice** and does not recommend specific financial instruments, crypto-assets or loans. Answers about your budget are general and for information only. You make financial decisions yourself.
6. **We do not train AI models on your data.**
7. Detailed rules, requirements, limitations and prohibited uses are described in Annex 3.
8. **Receipt Scanning requires your consent.** A receipt may reveal health data or other specially protected data. Before the first scan we therefore ask for your explicit consent (Article 9(2)(a) GDPR). You give it once. You can withdraw it at any time in Settings → Privacy. Without consent you cannot scan a receipt, but the other features work as before. The result of the read goes to the "To approve" queue.
9. You cannot use the AI Assistant to buy, change or cancel a Plan, pay, withdraw from the contract, give or withdraw consent, delete the Account or a Family, invite or remove a Family Member or hand over a Family. You do these things yourself on the right screen in the app (§ 6, § 8, § 10, § 19, Annex 2). You can also withdraw from the contract by e-mail or by post (§ 10(2)).

§ 14. Connected AI Apps (MCP)

Connected AI Apps are a Feature in preparation. They are not part of the contract or of the Plan price (§ 3(6)). We will set out their rules before they become available.

§ 15. Your obligations and prohibited content

1. Use CoinTrack in accordance with the law, these Terms and good practice. In particular, you must not:
    1. enter unlawful content, including other people's data without a legal basis, or content infringing others' personal rights or copyright;
    2. import statements or receipts you are not entitled to;
    3. try to access other people's Accounts, Families or data, or circumvent security measures, limits and permission mechanisms;
    4. load the service in an automated way (scripts, scraping) outside the interfaces provided, including Connected AI Apps;
    5. resell access to CoinTrack to others or use it to provide services to third parties (e.g. keeping clients' budgets).
2. If we receive a credible report or find ourselves that an Account contains unlawful content or is used in breach of para. 1, we may block access to that content or feature. We inform you with a statement of reasons and the option to appeal (e-mail contact@cointrack.pl), unless the law prohibits it. We handle appeals within 14 days. Unlawful content can be reported to contact@cointrack.pl.
3. Report any event threatening the security of your Account (e.g. a lost device, a leaked token) to us without delay.

§ 16. Conformity with the contract, updates and complaints

1. We are responsible for CoinTrack's conformity with the contract for the whole time it is supplied, under Chapter 5b of the Consumer Rights Act (Articles 43h–43q), also in the Free Plan. We provide updates necessary to keep it in conformity, including security updates, and inform you about them (Article 43k(3)).
2. You can file a complaint:
    1. by e-mail to **contact@cointrack.pl**;
    2. by post to: Mikołaj Zienkowicz, ul. Długa 45A/2, 66-210 Zbąszynek, Poland.
3. Describe what the complaint is about, when the problem occurred and what you expect, and give your Account e-mail so that we can identify you. Missing information does not lead to rejection - we will ask if needed.
4. We reply within **14 days** of receiving the complaint, by e-mail or on another Durable Medium. If we do not reply within that time, the complaint is deemed accepted (Article 7a of the Consumer Rights Act).
5. If the service does not conform to the contract, a Consumer (and an Entrepreneur with consumer rights) may demand that it be brought into conformity with the contract. We do this within a

reasonable time, without undue inconvenience and at our cost (Article 43m). The Consumer may declare a price reduction or withdraw from the contract (Article 43n(1)) if:

- bringing it into conformity is impossible or would involve excessive costs;
- we have not brought the service into conformity;
- the non-conformity persists despite our attempt to fix it;
- the non-conformity is so material that it justifies this without first requesting a fix;
- or our statement or the circumstances clearly show that we will not fix it within a reasonable time or without undue inconvenience.

You cannot withdraw from a contract you pay for because of an immaterial non-conformity. However, a non-conformity is presumed to be material (Article 43n(3)). For a free service, the right to withdraw from the contract applies. After withdrawal or a price reduction we refund the price for the period of non-conformity and for the unused part of the Plan Period, within 14 days, using the same payment method (Article 43o(4)–(7)).

6. The absence of Features in preparation (§ 3(6)) is not a non-conformity of the service with the contract.
7. We accept complaints about payments (e.g. a double charge, a missing refund) like other complaints. You can also file a complaint about the payment service itself directly with Przelewy24, on PayPro S.A.'s terms.

§ 17. Changes to the service and price

1. We may change CoinTrack (e.g. add, change or withdraw a feature, change a technology provider) only for a valid reason:
    1. a change in the law, or a decision or ruling of an authority, that affects the service;
    2. the need to ensure the security of the service or data;
    3. the discontinuation or a material change of terms by a provider a feature depends on (e.g. the AIS Provider, the payment operator, the AI model provider), where there is no comparable alternative;
    4. technological development, where the change does not materially worsen functionality you use;
    5. the introduction of new features or Plans.
2. A change involves no additional costs for you. We inform you about it clearly and in advance.
3. If a change materially and negatively affects your access to or use of the service, we notify you on a Durable Medium at least 30 days before it takes effect. You may then terminate the contract free of charge within 30 days of the change or of the notification, whichever is later (Articles 43p and 43q of the Consumer Rights Act). We then refund the fee for the unused part of the Plan Period.
4. A price change applies only to purchases made after it is introduced. It does not change the price of a Plan Period you have already paid for - including an extension bought in advance (§ 8(8)). We raise prices only for the reasons set out in Annex 1.

§ 18. Liability

1. We are liable to you under the general rules of Polish law. **Nothing in these Terms excludes or limits the rights of Consumers and Entrepreneurs with consumer rights under mandatory law**, in particular liability for non-conformity of the service with the contract and for damage caused intentionally or through gross negligence.
2. We take care to keep CoinTrack running without interruption. Planned maintenance that may cause interruptions is carried out, where possible, during low-traffic hours and announced in the app.
3. We are not liable for damage resulting solely from:
    1. your financial decisions based on data you entered or imported yourself - unless the damage results from non-conformity of the service with the contract (e.g. incorrect calculations by CoinTrack);
    2. services of third parties with whom you conclude separate contracts (your bank, the AIS Provider as regards the AIS service, Google as regards your Google account, the provider of an external AI assistant) - unless we contributed to the damage;
    3. your sharing access to your Account, device, e-mail inbox or token with third parties contrary to § 5(7) and § 14.
4. **Users who are not consumers** (excluding Entrepreneurs with consumer rights): our liability is limited to actual loss and to the amount of fees you paid in the 12 months before the event; this does not apply to damage caused intentionally.

§ 19. Termination and Account deletion

1. You can delete your Account at any time in Settings → Account → "Delete account". Deleting the Account terminates the contract with immediate effect.
2. Before deletion you can ask for a copy of your data (contact@cointrack.pl). After the Account is deleted, we delete your data within the periods set out in the Privacy Policy (generally within 30 days; backups expire within 31 days).
3. If you are the Owner of a Family with other Members, § 6(5) applies (handover of the Family, 14-day grace period). If you are a Member, deleting your Account removes you from the Family, but the Family's Budget Data stays with the other Members.
4. **Paid Plan and Account deletion.** The party to the Paid Plan contract is the person who paid for it. We provide the Plan for the benefit of their Family (Article 393 of the Civil Code). If that person deletes their Account:
    1. if the Family continues to exist, because it has other Members and - where the person deleting the Account was the Owner - another Member takes over the Family within 14 days (§ 6(5)), the Plan keeps running in the Family until the end of the paid Plan Period, including in an extension bought in advance. The new Owner does not pay for that period and does not become a party to that contract;
    2. if the Family is deleted, because it has no other Members or nobody takes it over, the Paid Plan contract expires when the Family is deleted. We do not refund the fee for the current Plan Period, subject to the exceptions in § 8(10). For an extension bought in advance that has not

started yet, we refund the whole amount paid, within 14 days, using the same payment method (§ 10(4)).

Before the Account is deleted, the app shows what will happen to the Plan and to the amount paid. The right of withdrawal from the contract and the refund guarantee (§ 10) remain unchanged: you can use them in the app before deleting the Account and, after deletion, by e-mail or by post (§ 10(2)(2)–(3)). The refund always goes to the person who paid.

5. We may terminate the contract with 30 days' notice, sent to your e-mail, only for a valid reason:
    1. persistent or gross breach of § 15 despite a prior request to stop;
    2. no sign-in to an Account on the Free Plan for more than 24 months (we will warn you by e-mail at least 30 days in advance - signing in is enough);
    3. an obligation under the law or a decision of an authority.
6. In the event of a gross breach threatening the security of the service or other users (e.g. a hacking attempt), we may terminate the contract with immediate effect, with a statement of reasons.
7. If we discontinue CoinTrack entirely, we will notify you at least 3 months in advance, allow you to export your data and refund the fee for the unused period.
8. After termination you can download your data via export until the Account is deleted. If we terminate - during the notice period.

§ 20. Personal data

1. The controller of your personal data is the Service Provider. For personal data matters, write to contact@cointrack.pl. Details - purposes, legal bases, recipients, transfers outside the European Economic Area, retention periods and your rights - are described in the Privacy Policy.
2. Account data (e-mail, name, sign-in methods, billing data) is stored separately from Budget Data. Data is encrypted in transit and at rest.
3. We do not sell your data. We do not use Budget Data for advertising or marketing profiling.

§ 21. Intellectual property and licence

1. CoinTrack, including the software, design and marks, is protected by law. For the term of the contract we grant you a non-exclusive, non-transferable licence to use CoinTrack on your devices to the extent necessary to use the services in accordance with these Terms.
2. The AI model used by the AI Assistant, Receipt Scanning and category suggestions during import (Google Gemini) is provided to us by Google on Google Cloud AI (Gemini Enterprise Agent Platform, formerly Vertex AI). Information about the model is given in Annex 3.
3. Budget Data belongs to you (and to the Family Members who entered it). We process it solely to provide the services, as described in the Privacy Policy.

§ 22. Out-of-court dispute resolution

1. A Consumer may use out-of-court complaint and redress procedures, in particular:
    1. apply to a permanent consumer arbitration court at the Provincial Inspectorate of Trade Inspection, or request mediation from the Provincial Inspector of Trade Inspection;

2. seek free assistance from a district (municipal) consumer ombudsman or a consumer organisation (e.g. the Federacja Konsumentów);
3. use the list of entities authorised to resolve consumer disputes out of court kept by the President of UOKiK: https://polubowne.uokik.gov.pl;
4. if they live in another EU country - contact the European Consumer Centre.

2. Participation in out-of-court proceedings is voluntary for both parties. We do not commit in advance to mediation or arbitration proceedings, but we consider and respond to every such request individually.
3. The EU ODR platform ceased operating on 20 July 2025 (Regulation (EU) 2024/3228), so we do not refer to it.

§ 23. Changes to these Terms

1. We may change these Terms only for a valid reason:
    1. a change in the law or in its interpretation by courts or authorities that affects these Terms;
    2. a decision, ruling or recommendation of an authority;
    3. a change in the scope or manner of providing the services, including new features, Plans or providers (subject to § 17);
    4. the need to ensure the security of the service or prevent abuse;
    5. the removal of ambiguities, errors or typos, where this does not worsen your position.
2. We inform you of a change by e-mail and in the app at least **30 days** before it takes effect, with a description of the changes and the new text (Durable Medium). Changes solely in your favour or required immediately by law may take effect earlier.
3. If you do not accept the changes, you may terminate the contract free of charge before they take effect by deleting your Account. If a change worsens your terms within a paid Plan Period, we refund the fee for its unused part.
4. At your first sign-in after the changes take effect, we will ask you to accept the new version. We record which version you accepted and when. To a Plan Period paid before the changes take effect we apply the version in force at the time of purchase, if the new one is less favourable to you.

§ 24. Final provisions

1. The contract is concluded in Polish. The Polish version of these Terms is binding; the English version is a translation provided for convenience.
2. The governing law is Polish law. This choice of law does not deprive a Consumer habitually resident in another country of the protection granted by the mandatory provisions of that country (Article 6(2) of the Rome I Regulation).
3. Disputes are resolved by the court having jurisdiction under general rules. This does not limit a Consumer's right to bring an action before the court of their place of residence, where the law so provides.
4. If any provision of these Terms proves invalid or ineffective, the remaining provisions remain in force.

5. These Terms are effective from 1 November 2026.

Annexes:

1. Pricing and Terms of Purchasing Plans
2. Information on the Right of Withdrawal and Model Withdrawal Form
3. AI Information and Rules for Using the AI Assistant