

Terms and Conditions

Effective Date: 30.06.25

Welcome to iMate. These Terms and Conditions ("Terms") govern your use of the iMate browser extension and Telegram bot services (the "Service", "Services") provided by iMate ("we," "our," or "us"), sole entrepreneurship owned by Daniil Nikitin and registered in Armenia. By accessing or using the Services, you acknowledge that you have read, understood, and agreed to be bound by these Terms. **If you do not agree to all of these Terms, you are expressly prohibited from using the Services and must discontinue the use immediately.**

We operate the website <https://imate-solutions> (the "Site"), along with any related products, services, or applications that reference or link to these legal terms (collectively, the "Services"). You may contact us via email at **support@imate.solutions** or in Telegram via **@iMate_feedback_bot**.

Additional terms or documents may be posted through the Services from time to time and are hereby incorporated by reference. We reserve the right to update or modify these Terms at our sole discretion. When changes are made, we will revise the "Last updated" date at the top of the document. You waive any right to receive individual notice of such changes. It is your responsibility to review these Terms periodically to remain informed. Your continued use of the Services after any updates are posted will constitute acceptance of the revised Terms.

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

We recommend printing a copy of these Terms for your records.

1. Service Description

iMate provides AI-powered assistance during online technical interviews. The Service includes:

- A browser extension that helps interpret coding tasks and facilitates AI-generated responses.
- A Telegram bot that delivers responses and support during live interviews. The same materials are also provided in the personal account of a given user.

These tools are provided on a Software as a Service (SaaS) basis and are designed to support candidates while respecting user privacy and integrity.

The content and functionality available through the Services are not intended for access or use by any individual or organization in jurisdictions where such access or use would be illegal, or where it would trigger regulatory obligations or registration requirements for us. Users who choose to access the Services from outside our primary operating territory do so at their own discretion and are solely responsible for ensuring their actions comply with applicable local laws and regulations.

Please note that the Services are not designed to meet the requirements of industry-specific legal frameworks such as the Health Insurance Portability and Accountability Act (HIPAA), the Federal Information Security Management Act (FISMA), or similar data protection and compliance laws. If your activities fall under such regulations, you are not authorized to use the Services. Additionally, use of the Services in a manner that would violate the Gramm-Leach-Bliley Act (GLBA) is strictly prohibited.

2. User Representations

By accessing and using the Services, you affirm and agree that:

1. All registration details you provide will be truthful, accurate, up-to-date, and complete;
2. You will ensure that this information remains current and promptly make any necessary updates;
3. You possess the legal authority to enter into these Terms and agree to abide by them;
4. You are of legal age in your country of residence and are not considered a minor under applicable laws;
5. You will not use automated tools, scripts, bots, or any non-human means to access the Services;
6. You will not engage with the Services for unlawful or unauthorized purposes;
7. Your use of the Services will comply with all relevant laws and regulations.

Should any information you provide be found to be false, inaccurate, outdated, or incomplete, we reserve the right to suspend or terminate your account and deny access to the Services, either in part or in full, at our discretion and without prior notice.

3. Account Registration and Security

In order to access certain features of the Services, you may need to create an account. Users may register using Google OAuth or another supported method. You agree to keep your login credentials, including your password, secure and confidential, and you accept full responsibility for any activity conducted under your account.

We reserve the right, at our sole discretion, to revoke, modify, or reclaim any username you choose if it is deemed to be inappropriate, offensive, or otherwise unacceptable.

4. Prohibited Activities

You are only permitted to access and use the Services for the purposes explicitly authorized by us. Any use of the Services for commercial activities not expressly approved or endorsed by us is strictly prohibited.

By using the Services, you agree that you will not:

- Systematically extract data or other content to build, directly or indirectly, a collection, database, or directory without our prior written consent.

- Deceive, defraud, or mislead us or other users, particularly in attempts to access sensitive account details, such as passwords.
- Bypass, disable, or interfere with security features of the Services, including those that prevent copying or enforce usage limits on the Services or content.
- Disparage or damage our reputation or the integrity of the Services, as determined at our sole discretion.
- Use any information obtained from the Services to harass, abuse, or harm another individual.
- Misuse our customer support channels or submit false claims of abuse or misconduct.
- Use the Services in violation of any applicable laws or regulations.
- Engage in unauthorized linking to or framing of the Services.
- Upload or attempt to upload malicious content (e.g., viruses, Trojan horses), or engage in disruptive behaviors such as spamming, excessive capitalization, or repetitive posts that hinder others' use of the Services.
- Employ any automated means (e.g., scripts, bots, data mining tools) to interact with the Services.
- Remove copyright notices or proprietary markings from any content.
- Impersonate another user or misrepresent your identity in any way.
- Upload or attempt to upload tracking or data collection mechanisms such as 1×1 pixels, web bugs, cookies, or spyware.
- Disrupt, interfere with, or place an undue burden on the Services or the systems and networks connected to them.
- Harass or threaten our staff or representatives who provide the Services.
- Circumvent any restrictions designed to limit or prevent access to the Services or their components.
- Copy, adapt, or modify the Services' source code or software components (including Flash, PHP, HTML, JavaScript) without permission.
- Decompile, disassemble, reverse-engineer, or attempt to derive the source code of any software included in the Services, except as allowed by law.
- Use, launch, or distribute any automated tool (e.g., robots, spiders, scrapers, offline readers) or unauthorized scripts that interact with the Services, other than through standard web browsers or search engines.
- Use purchasing agents or buying services to make transactions on your behalf.
- Collect user data (e.g., usernames, emails) through automated means for spamming or unsolicited communications, or create accounts using deceptive or automated methods.
- Use the Services in connection with any activity intended to compete with us or for commercial gain unrelated to our authorized business purposes.

Violation of any of these restrictions may result in the suspension or termination of your access to the Services.

5. Privacy Policy

We are committed to protecting your privacy. Our Privacy Policy outlines how we collect, use, and store your personal information. Key principles include:

- Only the minimal data necessary is collected to enable core functionality (e.g., code snippets, timestamps, usage events).
- We do not collect personal identifiers such as full names, IP addresses, or webcam streams unless explicitly provided.
- We do not share your data with third parties except as required by law or with your consent.
- Communications are encrypted in transit and securely stored.

For more details, please review our Privacy Policy at **[image-solutions/privacy-policy](#)**. By using the Services, you agree to be bound by our Privacy Policy, which is incorporated into these Legal Terms.

6. Payment and Subscription Terms

We accept all available payments via the following platforms:

- Paddle
- Yoomoney

You agree to provide accurate, complete, and up-to-date billing and account details for any purchases made through the Services. You also agree to promptly update this information—including your email address, payment method, and payment card expiration date—as necessary to ensure we can process your transactions and communicate with you when required. Where applicable, sales tax will be added to the purchase price in accordance with our assessment. All pricing is subject to change at our discretion and all transactions will be processed in U.S. dollars.

By submitting an order, you authorize us to charge your selected payment method for the full amount, including any applicable fees and taxes, based on the rates in effect at the time of your purchase. We reserve the right to correct any pricing errors or inaccuracies, even if payment has already been processed or requested.

We also reserve the right to decline or cancel any order made through the Services at our sole discretion. This includes the right to limit or restrict purchase quantities on a per-user, per-household, or per-order basis. Such limitations may apply to orders associated with the same customer account, payment credentials, billing address, or shipping address. Additionally, we retain the right to refuse or cancel any orders that, in our judgment, appear to be made by resellers, distributors, or commercial buyers.

7. Refund Policy

Please review our Refund Policy: **[imate-solutions/refund-policy](#)**. By using the Services, you agree to be bound by our Refund Policy, which is incorporated into these Legal Terms

8. Intellectual Property

Ownership of Intellectual Property

We either own all intellectual property related to our Services. This includes, but is not limited to, source code, databases, software, design elements, multimedia content (such as audio, video, text, images, and graphics), and all associated trademarks, service marks, and logos (collectively referred to as the “Content” and the “Marks”).

These materials are protected by copyright, trademark, and other intellectual property laws both in Armenia and internationally. All Content and Marks are made available “AS IS” and are intended strictly for your personal, non-commercial use.

User Rights and Restrictions

Subject to your ongoing compliance with these Terms (including the section titled “Prohibited Activities”), we grant you a limited, non-exclusive, non-transferable, and revocable license to:

- Access and use the Services; and
- Download or print portions of the Content to which you have lawful access, strictly for personal, non-commercial purposes.

Except where explicitly authorized in these Terms, you may not reproduce, modify, republish, upload, post, display, encode, translate, distribute, license, sell, or otherwise exploit any part of the Services, Content, or Marks for commercial purposes without our prior written consent.

To request permission for any use outside the scope described above, please contact us at **support@imate.solutions**. If such permission is granted, you must attribute the Content appropriately and retain all associated copyright or proprietary notices.

We retain all rights not expressly granted to you in relation to the Services, Content, and Marks. Any violation of these intellectual property provisions will be considered a serious breach of these Terms and may result in immediate termination of your right to use the Services.

User Submissions

Please review this section and the “Prohibited Activities” section carefully to understand your responsibilities and the rights you grant us when submitting content via the Services.

Voluntary Submissions: If you send us any feedback, ideas, comments, suggestions, or other content (“Submissions”), you agree to assign all intellectual property rights in such Submissions to us. We reserve the unrestricted right to use, reproduce, modify, and distribute your Submissions for any lawful purpose—commercial or otherwise—without the obligation to credit or compensate you.

User Responsibilities: By submitting content via the Services, you confirm that:

- You have reviewed and agree to comply with our “Prohibited Activities” section.
- Your Submission does not contain illegal, defamatory, abusive, discriminatory, obscene, or otherwise objectionable material.
- You waive any moral rights you may have in your Submissions, to the extent allowed by law.

- You either own the Submission outright or possess the necessary rights and permissions to submit it and to grant us the described rights.
- Your Submission does not contain confidential or proprietary information.

You are solely responsible for the content you submit. You agree to indemnify and hold us harmless from any liability or damages arising from your violation of this section, infringement of a third party's rights, or breach of applicable laws.

9. User data

We may retain certain information that you submit through the services for purposes related to service administration and performance monitoring, as well as data concerning your interactions with the services. While we implement regular backup procedures as part of our standard operations, you acknowledge that you bear full responsibility for any data you transmit or that pertains to your use of the services. You agree that we are not liable for any loss, deletion, or corruption of such data, and you expressly waive any claim or cause of action against us arising from the unavailability, alteration, or destruction of that information.

10. User provided contributions

The Services are not primarily intended for the submission or publication of user-generated content. However, we may offer users the ability to create, submit, upload, display, transmit, publish, or otherwise share content or materials with us or through the Services. This may include, but is not limited to, text, written works, audio, video, images, graphics, comments, feedback, personal data, or other forms of material ("Contributions"). Contributions may be visible to other users of the Services or accessible through third-party platforms. As such, any Contributions you provide will be handled in accordance with our Privacy Policy.

By submitting or making Contributions available via the Services, you affirm and guarantee that:

- Your Contributions do not infringe upon any third-party intellectual property rights, including copyrights, trademarks, patents, trade secrets, or moral rights.
- You either own the rights to your Contributions or possess the necessary licenses, consents, and permissions to use them and to grant us and other users the rights to use them as contemplated by these Terms and the functionality of the Services.
- You have obtained the appropriate written consent, release, or authorization from all identifiable individuals featured in your Contributions, allowing their name, likeness, or other personal attributes to be used in accordance with the Services' Terms.
- Your Contributions are accurate, not misleading, and do not contain false information.
- Your Contributions do not constitute unauthorized advertisements, promotional content, junk mail, chain letters, pyramid schemes, spam, or any other unsolicited commercial messages.
- Your Contributions are free from obscene, indecent, pornographic, violent, harassing, defamatory, or otherwise objectionable material, as determined by us.
- Your Contributions do not insult, bully, threaten, mock, or degrade any individual or group.

- Your Contributions do not promote or incite violence, nor do they contain threats against specific individuals or groups.
- Your Contributions comply with all applicable laws, rules, and regulations.
- Your Contributions do not infringe on the privacy or publicity rights of others.
- Your Contributions do not violate any laws designed to protect minors, including those related to child safety or pornography.
- Your Contributions do not contain discriminatory or offensive language relating to race, nationality, gender, sexual orientation, or disability.
- Your Contributions do not otherwise breach these Terms or reference material that violates any law or regulation.

Any breach of the above representations may result in the suspension or termination of your access to the Services and may subject you to legal liability.

11. Contribution licensing

By using the Services, you acknowledge and agree that we are permitted to access, retain, handle, and utilize any data or personal information you submit (your Contributions), in accordance with the provisions set forth in our Privacy Policy and the preferences you have indicated (including configuration settings).

Should you choose to provide us with feedback, comments, or suggestions related to the Services, you grant us the unrestricted right to utilize and disclose such input for any lawful purpose, without obligation to compensate you in any manner.

We do not claim any proprietary interest in the content you contribute. You retain sole ownership and all associated intellectual property or proprietary rights to your Contributions. We assume no responsibility for any opinions, claims, or statements expressed in your Contributions posted through the Services. You bear full responsibility for the content you submit, and by doing so, you expressly release us from any liability and agree not to initiate any claims or legal proceedings against us with respect to your Contributions.

12. Social Media

As part of the Services' features, you may choose to connect your account with accounts you maintain on third-party platforms ("Third-Party Accounts"), including but not limited to Google, LinkedIn, GitHub etc. This connection may be established either by: (1) entering your login credentials for the Third-Party Account within the Services; or (2) authorizing our access to such accounts as permitted by the terms and conditions governing your use of those platforms.

You affirm that you are fully authorized to provide your Third-Party Account login credentials and/or grant us access to those accounts without violating any terms that apply to your use of the respective third-party services. Additionally, you confirm that such authorization does not require us to pay fees or subject us to any restrictions imposed by the third-party service provider.

By authorizing access, you acknowledge that: (1) we may retrieve, display, and (if applicable) store content associated with your Third-Party Accounts (“Social Network Content”), including but not limited to contact or friend lists, for use within the Services; and (2) we may exchange additional information with your Third-Party Accounts as permitted by your settings and as disclosed during the linking process.

The visibility of any personal data or content from your Third-Party Accounts within our Services will depend on the privacy preferences configured on those third-party platforms. If any Third-Party Account or its services become inaccessible, or our access is revoked, then associated Social Network Content may no longer be available within the Services.

You may disconnect your Third-Party Accounts from your account on our platform at any time. **Please note** that your relationship with the providers of Third-Party Accounts is governed exclusively by your agreements with those third parties. We do not review or verify Social Network Content for accuracy, legality, or rights compliance, and we disclaim responsibility for such content.

Additionally, you acknowledge and consent that we may access your contact list or address book linked to your Third-Party Accounts or mobile device solely for the purpose of identifying and notifying you of other users within your network who also use our Services.

To remove the connection between your account and a Third-Party Account, please reach out to us via the contact methods provided below or use the relevant account settings (where available). We will make reasonable efforts to delete any related data stored on our servers, with the exception of your username and profile image, which may remain linked to your account.

13. Management of the Services

We retain the authority, though not the obligation, to: (1) oversee and review activity on the Services to ensure compliance with these Terms; (2) pursue appropriate legal remedies, at our sole discretion, against any individual who breaches these Terms or applicable laws, which may include notifying relevant law enforcement agencies; (3) restrict, limit, block, or disable access to any of your Contributions, in whole or in part, without prior notice and at our sole discretion, where technically feasible; (4) remove or deactivate, without prior notification or liability, any content or files that we determine to be unreasonably large or otherwise detrimental to system performance; and (5) administer the Services in a way that safeguards our legal interests, protects our property, and ensures the Services operate smoothly and efficiently.

14. Termination

These legal terms shall remain effective and enforceable for the duration of your use of the services. Without limiting any other provision contained herein, we reserve the right—at our sole discretion and without prior notice or liability—to restrict or revoke your access to the services (including blocking certain IP addresses) for any reason or no reason, including but not limited to violations of any representation, warranty, or obligation set forth in these terms, or for breaches

of applicable laws or regulations. We may, at any time and without prior warning, suspend or terminate your access to the services, or delete your account and any content or data you have provided, at our sole discretion.

If your account is suspended or terminated for any reason, you are expressly prohibited from creating a new account under your own name, a pseudonym, a borrowed identity, or the name of any third party—even if you are acting on their behalf. Furthermore, we reserve the right to pursue any appropriate legal remedies, including civil, criminal, or injunctive actions, in response to violations of these terms.

Users may cancel their accounts at any time; however, no refunds will be provided outside the scope of the Refund Policy.

15. Changes to Terms

We retain the right to alter, revise, or remove any part of the Services at our sole discretion, at any time and for any reason, without prior notification. While we may update content as we see fit, we are under no obligation to do so. We will not be held responsible to you or any third party for any changes in functionality, pricing, suspension, or termination of the Services.

Service availability cannot be guaranteed at all times. Periodic interruptions, delays, or errors may occur due to maintenance, hardware or software issues, or other unforeseen circumstances. We reserve the right to modify, suspend, or discontinue any aspect of the Services without advance notice. By using the Services, you acknowledge that we are not liable for any losses, damages, or inconveniences resulting from temporary unavailability or discontinuation. These Terms do not impose any obligation on us to provide maintenance, updates, bug fixes, or future releases related to the Services.

16. Governing Law

These Terms shall be governed by and construed in accordance with the laws of Armenia. The application of the United Nations Convention on Contracts for the International Sale of Goods is expressly excluded. If you are a consumer residing within the European Union, you may also benefit from the mandatory legal protections afforded by the laws of your country of residence. Both you and iMate agree to the non-exclusive jurisdiction of the courts located in Armenia. This means you are entitled to bring proceedings to enforce your consumer protection rights either in Armenia or other state where you reside.

17. Dispute Resolution

Informal Resolution

To facilitate a prompt and cost-effective resolution of any dispute, claim, or controversy arising out of or relating to these Terms (individually, a "Dispute" and collectively, the "Disputes"), both parties ("you" and "we," each a "Party" and together the "Parties") agree to first make a good-faith effort to resolve the matter through informal discussions. This negotiation period must last

at least thirty (30) days and will begin upon one Party delivering written notice of the Dispute to the other.

Binding Arbitration

If the Dispute cannot be resolved through informal negotiations, it shall be settled by binding arbitration. The arbitration will be conducted by a single arbitrator selected in accordance with the Arbitration and Internal Rules of the European Court of Arbitration, which operates under the European Centre of Arbitration based in Strasbourg. The arbitration will take place in Armenia, and the language of the proceedings shall be English. Armenian substantive law will govern the Dispute.

Limitations on Arbitration

The Parties agree that arbitration shall be limited to resolving the individual Dispute between them. To the fullest extent permitted by law:

- (a) arbitration proceedings may not be consolidated with any other legal matter or arbitration;
- (b) class actions and class arbitration are not permitted; and
- (c) claims may not be brought in a representative capacity on behalf of others or the public.

Exclusions from Arbitration and Informal Negotiation

The following categories of Disputes are exempt from the informal resolution and binding arbitration requirements outlined above:

- (a) Disputes involving the enforcement, protection, or validity of a Party's intellectual property rights;
- (b) claims involving allegations of theft, data misuse, invasion of privacy, or unauthorized access or use; and
- (c) requests for injunctive or equitable relief.

If any part of this arbitration clause is deemed unlawful or unenforceable, the unenforceable portion will not apply, and such Dispute will instead be adjudicated by a court with appropriate jurisdiction, as specified under the governing law and jurisdiction provisions of these Terms.

18. Corrections

The Services may occasionally include content that contains typographical mistakes, inaccuracies, or omissions—such as those related to product descriptions, pricing, availability, or other details. We reserve the right to amend or update any such errors, inaccuracies, or omissions at our sole discretion, and to revise the content of the Services at any time without prior notice.

19. Disclaimer

THE SERVICES ARE PROVIDED "AS IS" AND "AS AVAILABLE," WITHOUT ANY WARRANTIES OF ANY KIND. YOU ACKNOWLEDGE AND AGREE THAT YOUR USE OF THE SERVICES IS ENTIRELY AT YOUR OWN RISK. TO THE MAXIMUM EXTENT ALLOWED BY APPLICABLE LAW, WE DISCLAIM ALL WARRANTIES, WHETHER EXPRESS OR IMPLIED, INCLUDING BUT NOT LIMITED TO IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, AND NON-INFRINGEMENT RELATING TO THE SERVICES AND YOUR UTILIZATION THEREOF. WE DO NOT GUARANTEE OR WARRANT THE ACCURACY, COMPLETENESS, OR RELIABILITY OF THE CONTENT AVAILABLE THROUGH THE SERVICES OR ON ANY WEBSITES OR MOBILE APPLICATIONS LINKED TO THE SERVICES. WE SHALL NOT BE HELD LIABLE FOR ANY (1) ERRORS, OMISSIONS, OR INACCURACIES IN CONTENT OR MATERIALS; (2) ANY PERSONAL INJURY OR PROPERTY DAMAGE ARISING FROM YOUR ACCESS TO OR USE OF THE SERVICES; (3) UNAUTHORIZED ACCESS TO OR USE OF OUR SECURE SYSTEMS OR ANY PERSONAL OR FINANCIAL DATA STORED THEREIN; (4) INTERRUPTION, SUSPENSION, OR TERMINATION OF SERVICE TRANSMISSIONS; (5) ANY MALWARE, INCLUDING BUT NOT LIMITED TO VIRUSES OR TROJAN HORSES, TRANSMITTED TO OR VIA THE SERVICES BY THIRD PARTIES; OR (6) ANY LOSSES OR DAMAGES RESULTING FROM THE USE OF CONTENT POSTED, TRANSMITTED, OR MADE AVAILABLE THROUGH THE SERVICES. WE DO NOT PROVIDE WARRANTIES OR ENDORSEMENTS FOR ANY PRODUCTS OR SERVICES OFFERED BY THIRD PARTIES THROUGH THE SERVICES, HYPERLINKED SITES, OR ANY WEBSITES OR MOBILE APPLICATIONS FEATURED IN ADVERTISEMENTS OR BANNERS. WE SHALL NOT BE INVOLVED IN, NOR RESPONSIBLE FOR, ANY TRANSACTIONS BETWEEN YOU AND THIRD-PARTY PROVIDERS. AS WITH ANY PURCHASE MADE THROUGH ANY CHANNEL, YOU SHOULD EXERCISE DUE CARE AND USE YOUR OWN JUDGMENT WHEN ENGAGING WITH THIRD-PARTY PRODUCTS OR SERVICES.

20. Limitations of liability

Under no circumstances shall we, or any of our officers, employees, or representatives, be held liable to you or any other party for any form of damages—whether direct, indirect, consequential, exemplary, incidental, special, or punitive—including, without limitation, loss of profits, loss of revenue, loss of data, or other damages resulting from or related to your use of the services, even if we have been previously informed of the possibility of such damages. Regardless of any provision to the contrary in this agreement, our total liability to you for any claim or cause of action, irrespective of the nature of the claim, shall be strictly limited to the total amount you may have paid to us, if any, within the six (3) months preceding the event giving rise to such liability. Please note that certain state or international laws may not permit the exclusion or limitation of implied warranties or certain categories of damages. In such jurisdictions, some of the foregoing disclaimers or limitations may not apply to you, and you may be entitled to additional legal protections.

21. Indemnification

You agree to assume responsibility for defending, indemnifying, and holding us harmless—along with our affiliates, subsidiaries, and each of our respective officers, employees, partners, and agents—from and against any claims, liabilities, losses, damages, or expenses, including reasonable legal fees and costs, arising from or in connection with: (1) your use of the services; (2) your violation of these legal terms; (3) any inaccuracy or breach of the representations or warranties you have made under these legal terms; (4) your infringement or alleged infringement of any third party's rights, including but not limited to intellectual property rights; or (5) any deliberate misconduct or harmful behavior directed at another user with whom you interacted through the services. Notwithstanding the above, we retain the right, at your expense, to take exclusive control and oversight of the defense in any matter subject to indemnification by you, and you agree to cooperate with us in the handling of such claims, also at your own cost. We will make reasonable efforts to inform you of any such claim, legal action, or proceeding that falls under the scope of this indemnity as soon as we become aware of it.

22. Electronic communications

By accessing the services, sending us emails, or submitting forms online, you are engaging in electronic communication. You consent to receive communications from us in electronic form, and you agree that any agreements, notices, disclosures, or other messages we deliver to you electronically—whether by email or through the services—will fulfill any legal obligation requiring such communications to be in writing. You further consent to the use of electronic signatures, electronic contracts, electronic orders, and other digital records, as well as to the electronic delivery of notices, policies, and records of transactions initiated or completed by us or through the services. You expressly waive any rights or requirements under applicable laws, regulations, or rules in any jurisdiction that mandate a handwritten signature, physical delivery, or retention of paper records, or that require payments or the issuance of credits through non-electronic methods.

23. Miscellaneous

These legal terms, together with any policies or operational guidelines we may publish on or in connection with the services, represent the complete and exclusive agreement and mutual understanding between you and us. Our decision not to assert or enforce any provision or right under these terms shall not be interpreted as a waiver of that provision or right. These terms shall be enforced to the maximum extent allowed by applicable law. We reserve the right to transfer or delegate any or all of our rights and responsibilities to third parties at our discretion and without prior notice. We shall not be held liable for any delay, failure, loss, or damage resulting from circumstances beyond our reasonable control. If any term or portion of a term within these legal terms is found to be invalid, illegal, or unenforceable, that portion shall be considered separate from the remainder, which shall continue in full force and effect. No partnership, joint venture, employment, or agency relationship is created between you and us by your use of the services or by these terms. You agree that these legal terms will not be interpreted against us solely because we were responsible for drafting them. You also waive any

objections or defenses related to the electronic nature of these terms or the absence of physical signatures by either party.

24. Contact us

For any questions or concerns about these Terms, please contact us:

Email: support@imate.solutions

Telegram: [@iMate_feedback_bot](https://t.me/iMate_feedback_bot)