

Terms and Conditions

Effective Date: July 2025

These Terms and Conditions ("Terms") govern your access to and use of the **Ayasec** identity verification service ("Service") provided by **NewTech Mobile SIA**, a company registered in Latvia ("we", "us", "our").

By accessing or using the Service, you agree to be bound by these Terms. If you do not agree, you may not use the Service.

1. Eligibility

To use Ayasec, you must:

- Be at least 18 years old.
- Provide accurate, complete, and valid documentation as requested.
- Consent to the processing of your personal and biometric data.

2. Identity Verification Process

To verify your identity, you must:

- Provide a valid, government-issued **ID card or passport**.
- Provide a **utility bill or bank statement** not older than 3 months that shows your name and address.
- Take and submit a **selfie** and a clear **photo of your documents**.
- Consent to the use of your data for verification and anti-fraud purposes.

The verification process may involve automated and manual review by our systems or third-party service providers.

3. User Obligations

You agree that you will:

- Use the Service for lawful purposes only.
- Submit only **genuine, unaltered** documents.

- Not impersonate another person or provide false identity information.
- Not interfere with the functionality of the Service or attempt to bypass verification controls.

4. Data Protection and Privacy

Your personal data will be processed in accordance with our **Privacy Notice** and applicable laws, including the **General Data Protection Regulation (GDPR)**.

You must **explicitly consent** to the collection and use of your personal and biometric data for verification purposes.

We may retain verification data as required by law or for fraud prevention, in accordance with our retention policy.

5. Intellectual Property

All content, branding, software, and processes used in Ayasec are the intellectual property of NewTech Mobile SIA or its licensors. You may not copy, reproduce, modify, or distribute any part of the Service without prior written consent.

6. Third-Party Services

We may use third-party services (e.g., for biometric verification or document scanning) as part of the identity verification process. Your data may be shared with these providers under strict data protection agreements.

7. Service Availability

We aim to provide uninterrupted access to the Service but do not guarantee availability or error-free operation. We reserve the right to suspend or terminate the Service at any time for maintenance, security, or legal compliance.

8. Limitation of Liability

To the extent permitted by law:

- We are **not liable** for any damages resulting from delays, failures, or errors in the verification process.
- We do not guarantee that verification will be successful.
- We are not responsible for any third-party decisions (e.g., financial institution rejections) based on your verification status.

9. Termination

We may terminate or suspend your access to the Service if you violate these Terms or provide false, fraudulent, or misleading information.

You may stop using the Service at any time. However, data already submitted will be retained in accordance with legal obligations and our Privacy Notice.

10. Governing Law and Jurisdiction

These Terms are governed by the laws of the **Republic of Latvia**. Any disputes shall be resolved in the **courts of Latvia**, unless otherwise required by mandatory local law.

11. Amendments

We may update these Terms from time to time. Material changes will be notified via the Ayasec platform or email. Continued use after changes constitutes acceptance.

12. Contact

For questions about these Terms or the Service, contact:

NewTech Mobile SIA

Email: ayasec@newtech.lv

Registered Address: Rīga, Skanstes iela 7 k-1, LV-1013

By proceeding with the identity verification, you confirm that you have read, understood, and accepted these Terms and Conditions.