

# FIWB AI

## Terms & Conditions

Effective Date: February 2026 | Version 1.0

Operated by SIOWA | Owais Sayyed & Siddhant Wagh

### Please Read Carefully

These Terms & Conditions ("Terms") govern your access to and use of FIWB AI. By creating an account or using the platform, you agree to be bound by these Terms. If you do not agree, do not use FIWB AI. These Terms form a legally binding agreement between you and SIOWA.

## 1. About FIWB AI

FIWB AI is a personalized academic intelligence platform that integrates with your institutional accounts (Google Classroom, Gmail, Google Drive, Moodle) to build a context-aware "Digital Twin" — an evolving AI understanding of your academic profile. The platform uses this context to provide tutoring, study assistance, and academically relevant information.

FIWB AI is operated by SIOWA, an independent product team. We are not affiliated with, endorsed by, or acting on behalf of any university, college, or educational institution. Any institutional data accessed through the platform is done so solely at your direction and under your credentials.

## 2. Eligibility and Account Registration

### 2.1 Age Requirement

You must be at least 18 years of age to use FIWB AI. By creating an account, you confirm that you meet this requirement. If you are under 18, you may not use the platform.

### 2.2 Account Accuracy

You agree to provide accurate, current, and complete information when registering. You are responsible for maintaining the confidentiality of your login credentials and for all activity that occurs under your account.

### 2.3 One Account Per User

Each user may maintain only one account. Creating duplicate or false accounts is prohibited and may result in immediate termination of all associated accounts.

### 2.4 Institutional Credentials

When you connect third-party services such as Google Classroom or Moodle, you do so using your own institutional credentials. You are solely responsible for ensuring that your use of those credentials complies with your institution's acceptable use policies. FIWB AI is not responsible for any consequences arising from your institution's access policies.

### 3. Acceptable Use

#### 3.1 Permitted Use

FIWB AI is provided for your personal, non-commercial academic use. You may use the platform to:

- Get help understanding course material, assignments, and academic concepts
- Organize and retrieve information from your synced academic resources
- Ask questions and receive contextual, AI-generated responses
- Upload study documents for in-session assistance

#### 3.2 Prohibited Use

You agree not to use FIWB AI to:

- Submit AI-generated content as your own work in violation of your institution's academic integrity policy — you are solely responsible for compliance with such policies
- Access, harvest, or attempt to retrieve another user's data
- Reverse engineer, decompile, or attempt to extract the source code or model architecture of FIWB AI
- Upload content that is unlawful, harmful, defamatory, or infringes the intellectual property rights of others
- Use the platform for any commercial purpose without prior written consent from SIOWA
- Attempt to circumvent, disable, or interfere with any security or authentication mechanism
- Use automated bots, scrapers, or scripts to access or query the platform
- Use the platform to generate content intended to harass, threaten, or harm any individual

#### Academic Integrity Notice

FIWB AI is a learning and study tool. Using AI-generated responses to complete graded assessments, examinations, or assignments without proper disclosure may violate your institution's academic integrity policy. SIOWA is not liable for any academic consequences arising from your use of the platform. Use responsibly.

### 4. Free Tier, Paid Subscriptions, and Advertising

#### 4.1 Free Tier

FIWB AI offers a free tier that provides access to all core features. Free-tier users will be shown in-platform advertisements. As disclosed in our Privacy Policy, advertisements on the free tier may be personalized based on aggregated academic interest signals derived from your interactions with the platform.

## 4.2 Paid (Ad-Free) Subscription

Users who subscribe to a paid plan will not be shown advertisements, and their interaction data will not be used for ad personalization. Subscription pricing, billing cycles, and features will be communicated at the point of upgrade. We reserve the right to change subscription pricing with reasonable advance notice.

## 4.3 Advertising Standards

All advertisements served through FIWB AI must comply with applicable advertising standards. We do not serve ads for adult content, gambling, harmful substances, or content otherwise inappropriate for a student audience. We reserve the right to reject or remove any advertisement at our sole discretion.

## 4.4 Opt-Out

Free-tier users may opt out of personalized advertising at any time via Settings > Privacy > Personalized Ads. Opting out does not remove ads but replaces personalized ads with generic ones. Opting out does not affect access to any core platform features.

# 5. Your Content and Data

## 5.1 Ownership

You retain full ownership of all content you upload, create, or submit through FIWB AI, including documents, messages, and files. SIOWA does not claim any ownership over your content.

## 5.2 Licence to Operate

By using FIWB AI, you grant SIOWA a limited, non-exclusive, royalty-free licence to process, store, and analyse your content solely for the purpose of providing the platform's features to you. This licence does not extend to sharing your content with third parties, selling it, or using it to train general-purpose AI models.

## 5.3 Content You Are Responsible For

You are solely responsible for all content you submit to FIWB AI. You represent and warrant that:

- You have the right to upload and share the content
- The content does not violate any applicable law or third-party rights
- The content does not contain malware, viruses, or harmful code

## 5.4 Third-Party Platform Data

When you connect Google Classroom, Gmail, Google Drive, or Moodle, you authorise FIWB AI to access data from those platforms on your behalf. This access is governed by the terms of

those third-party platforms in addition to these Terms. SIOWA is not responsible for the availability, accuracy, or content of data sourced from third-party platforms.

## 6. Intellectual Property

### 6.1 FIWB AI Platform

All rights in the FIWB AI platform — including its software, architecture, branding, interface design, and AI systems — are owned by SIOWA. Nothing in these Terms grants you any right, title, or interest in the platform beyond the limited right to use it as described herein.

### 6.2 AI-Generated Responses

Responses generated by FIWB AI are produced algorithmically and are provided for informational and educational purposes only. SIOWA does not assert copyright ownership over AI-generated outputs. However, you acknowledge that such outputs may reflect patterns from third-party sources and should not be treated as original authoritative work without independent verification.

### 6.3 Feedback

If you provide feedback, suggestions, or ideas about FIWB AI, you grant SIOWA the right to use such feedback freely and without obligation or compensation to you.

## 7. Disclaimers and Limitation of Liability

### 7.1 No Academic Guarantee

FIWB AI is an AI-powered tool. While we strive for accuracy, responses may contain errors, outdated information, or hallucinations. We do not guarantee that any response is academically correct, complete, or appropriate for submission as coursework. You should independently verify all AI-generated content.

### 7.2 No Professional Advice

Nothing provided by FIWB AI constitutes legal, medical, financial, psychological, or other professional advice. Always consult a qualified professional for such matters.

### 7.3 Service Availability

FIWB AI is provided on an "as is" and "as available" basis. We do not guarantee uninterrupted or error-free operation of the platform. We may suspend, modify, or discontinue the service at any time with or without notice.

### 7.4 Limitation of Liability

To the fullest extent permitted by applicable law, SIOWA shall not be liable for any indirect, incidental, consequential, or punitive damages arising out of or related to your use of FIWB AI, including but not limited to academic penalties, data loss, or loss of opportunity, even if we have been advised of the possibility of such damages.

**Important**

FIWB AI does not guarantee academic outcomes. You remain solely responsible for your academic work, integrity, and compliance with your institution's rules. Do not rely on AI-generated content without reviewing and verifying it yourself.

## 8. Third-Party Services and Integrations

FIWB AI integrates with third-party services including Google (Classroom, Gmail, Drive) and Moodle. Your use of these integrations is subject to the terms and privacy policies of those providers. SIOWA is not responsible for the practices, availability, or content of any third-party service.

Specifically:

- Google services are governed by Google's Terms of Service and Privacy Policy
- Moodle access is governed by your institution's Moodle deployment terms
- AI responses are generated using OpenAI's API, governed by OpenAI's usage policies
- Vector storage is provided by Supermemory, subject to their terms of service

## 9. Account Suspension and Termination

### 9.1 Termination by You

You may delete your account at any time. Upon deletion, we will remove your personal data in accordance with our Privacy Policy within 30 days.

### 9.2 Termination by SIOWA

We reserve the right to suspend or terminate your account, with or without notice, if we determine that you have:

- Violated any provision of these Terms
- Engaged in conduct harmful to other users, third parties, or SIOWA
- Provided false registration information
- Used the platform in a manner that creates legal, reputational, or operational risk for SIOWA

### 9.3 Effect of Termination

Upon termination, your right to access FIWB AI ceases immediately. Provisions of these Terms that by their nature should survive termination — including intellectual property, limitation of liability, and dispute resolution — will continue to apply.

## 10. Changes to These Terms

We may update these Terms from time to time. Where changes are material, we will notify you via your registered email address or through an in-app notice at least 14 days before the changes take effect. Your continued use of FIWB AI after the effective date of updated Terms constitutes your acceptance of the changes.

If you do not agree to the updated Terms, you must stop using the platform and may delete your account prior to the effective date.

## 11. Governing Law and Disputes

These Terms are governed by and construed in accordance with the laws of India. Any disputes arising out of or in connection with these Terms shall first be attempted to be resolved through good-faith negotiation. If negotiation fails, disputes shall be subject to the jurisdiction of the courts of India.

## 12. Contact

Field	Details
Platform Name	FIWB AI
Operated By	SIOWA (Owais Sayyed & Siddhant Wagh)
Contact Email	fiwbai26@gmail.com
Document Version	1.0
Effective Date	February 2026
Governing Law	Republic of India

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*By using FIWB AI, you acknowledge that you have read, understood, and agreed to these Terms.*

*FIWB AI by SIOWA — Building the AI that knows you.*