

## Terms of Service for **Paybcn**

Last Updated: January 20<sup>th</sup>, 2025

### ## 1. Introduction

Welcome to **paybcn** ("we," "our," or "us"). By accessing or using our e-commerce platform and services (the "Service"), you agree to be bound by these Terms of Service ("Terms"). Please read these Terms carefully before using the Service.

### ## 2. Eligibility

To use our Service, you must be:

- At least 18 years of age
- Capable of forming a binding contract
- Not prohibited from using the Service under applicable laws

### ## 3. Account Registration

#### ### 3.1 Account Creation

You must provide accurate, current, and complete information during registration. You are responsible for maintaining the confidentiality of your account credentials.

#### ### 3.2 Account Security

You are solely responsible for all activities that occur under your account. Notify us immediately of any unauthorized use or security breach.

### ## 4. Service Usage

#### ### 4.1 Permitted Use

You agree to use the Service only for lawful purposes and in accordance with these Terms.

#### ### 4.2 Prohibited Activities

You shall not:

- Use the Service for any illegal purpose
- Violate any applicable laws or regulations
- Infringe upon intellectual property rights
- Transmit harmful code or malware
- Attempt to gain unauthorized access to the Service
- Interfere with other users' use of the Service

## ## 5. Products and Transactions

### ### 5.1 Product Listings

We strive to ensure product descriptions are accurate but do not guarantee complete accuracy. We reserve the right to modify or discontinue products without notice.

### ### 5.2 Pricing and Payment

- All prices are subject to change without notice
- Payments must be made through our approved payment methods
- You agree to pay all charges at the prices specified
- All payments are non-refundable except as specified in our Refund Policy

## ## 6. Privacy and Data Protection

### ### 6.1 Data Collection

We collect and process personal data as described in our Privacy Policy, which is incorporated into these Terms by reference.

### ### 6.2 Data Security

We implement reasonable security measures but cannot guarantee absolute security.

## ## 7. Intellectual Property

### ### 7.1 Ownership

All content, trademarks, and intellectual property on the Service are owned by us or our licensors.

### ### 7.2 License

We grant you a limited, non-exclusive, non-transferable license to use the Service for its intended purpose.

## ## 8. Limitation of Liability

### ### 8.1 Disclaimer

THE SERVICE IS PROVIDED "AS IS" WITHOUT WARRANTIES OF ANY KIND, EXPRESS OR IMPLIED.

### ### 8.2 Liability Limits

TO THE MAXIMUM EXTENT PERMITTED BY LAW, WE SHALL NOT BE LIABLE FOR ANY INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL, OR PUNITIVE DAMAGES.

## ## 9. Termination

We reserve the right to terminate or suspend your account and access to the Service at our sole discretion, without notice, for any reason.

## ## 10. Changes to Terms

We may modify these Terms at any time. Continued use of the Service after changes constitutes acceptance of modified Terms.

## ## 11. Governing Law

These Terms shall be governed by and construed in accordance with the laws of [Your Jurisdiction], without regard to its conflict of law provisions.

## ## 12. Contact Information

For questions about these Terms, contact us at:

info@paybcn.com

6, Marina Boulevard

048120 Singapore

## ## 13. Severability

If any provision of these Terms is found to be unenforceable, the remaining provisions will remain in effect.