

# Terms of Service

## TERMS OF SERVICE

Effective Date: October 30, 2025

These Terms of Service govern your use of our platform. By accessing or using our services, you agree to comply with these terms.

### 1. USE OF SERVICE

You must be at least 13 years old to use our services. You agree not to misuse or attempt to disrupt our system.

### 2. USER ACCOUNTS

You are responsible for maintaining the confidentiality of your account and password.

### 3. CONTENT OWNERSHIP

All materials and content are owned by us or our licensors and are protected by applicable laws.

### 4. LIMITATION OF LIABILITY

We are not liable for any damages arising from your use of our platform.

### 5. CHANGES TO TERMS

We reserve the right to modify these Terms at any time. Updates will be posted on this page.

### 6. CONTACT US

If you have questions about these Terms, contact us at [legal@example.com](mailto:legal@example.com).