Terms of Service (ToS)

Welcome to Reclivo. By using our application and services, you agree to the following Terms of Service (“Terms”):

1. Services

Reclivo provides tools to scan transactions, detect hidden charges, and generate reclaim requests. Reclivo does not directly move funds.

2. Accounts

You are responsible for maintaining account security. Use is limited to lawful purposes only.

3. Plans & Pricing

Freemium: 1 account, limited reclaims, 20% commission on recovered funds.

Premium: $60/year, 10% commission, up to 10 accounts.

Business: $100/year, 5% commission, unlimited accounts.

4. Refunds & Commission

Reclivo collects commission only after refund confirmation. Payment is via app-store billing or designated PSPs.

5. Privacy

Your data is handled in line with our Privacy Policy.

6. Liability

Reclivo is not liable for rejected claims or delays caused by banks/third parties.

7. Termination

We may suspend or terminate access if Terms are violated.

8. Governing Law

These Terms are governed by the laws of [Jurisdiction].