

TERMS OF SERVICE FOR THE PROVISION OF ELECTRONIC SERVICES

ZETA SIGNALS SERVICE

Effective date: [date] | Version: 1.1 | Language version: EN

This document contains placeholders that must be completed before publication, in particular: [Service Provider's First and Last Name], [Residential/Contact Address], [email address], [domain address], [link to Privacy Policy], [complaints email address].

This English-language version is intended for Users using the English version of the Service. If both Polish and English versions are made available, the Polish version should remain the legally prevailing version unless the Service Provider expressly decides otherwise. In the event of discrepancies between the Polish and English versions, the Polish version shall prevail, to the extent permitted by mandatory provisions of applicable law.

§ 1. General provisions

1. These terms of service, hereinafter referred to as the Terms, set out the rules for the provision of electronic services through the online service operating under the name Zeta Signals, available at: [domain address], hereinafter referred to as the Service.
2. The Service Provider is [Service Provider's First and Last Name], a natural person conducting unregistered business activity within the meaning of the relevant provisions of the Polish Entrepreneurs' Law, contact address: [Residential/Contact Address], e-mail address: [contact e-mail address], hereinafter referred to as the Service Provider.
3. The Terms are made available to the User free of charge before the conclusion of the agreement for the provision of electronic services, in a manner enabling the User to obtain, record, reproduce and store them using the ICT system used by the User.
4. Use of the Service requires prior review and acceptance of the Terms.
5. The Service is a SaaS technology platform providing access to analytical software that presents the output of a mathematical algorithm analysing selected market data relating to the XAU/USD pair.
6. The Service is exclusively technological, analytical, educational and informational in nature. The Service is not an investment firm, brokerage house, broker, investment adviser, agent of an investment firm, asset manager or any entity authorised to provide brokerage or investment services.
7. The Service does not enable the execution of transactions in financial instruments, does not maintain investment accounts, does not accept funds intended for investment, does not execute orders, does not manage Users' capital and does not have access to Users' brokerage accounts.
8. All information presented in the Service, including Analytical Alerts, historical data, statistics, algorithm outputs, technical comments or graphic markings, does not constitute an investment recommendation, investment advice, investment advisory service, investment analysis prepared for a specific User, portfolio management service or any other regulated service within the meaning of the laws governing trading in financial instruments.
9. Any investment, speculative or trading decisions made by the User are made solely independently, at the User's own risk, on the User's own responsibility and on the basis of the User's own assessment of the market situation.

§ 2. Definitions

1. Analytical Alert - an automatically generated output of the Service's mathematical algorithm, presented in the User's panel and relating to selected market data concerning XAU/USD. An Analytical Alert is exclusively informational, educational and technical in nature. An Analytical Alert does

not constitute an instruction to enter into a transaction, an investment recommendation, financial advice or any assurance of profit.

2. Account - an individual User panel created after registration in the Service, enabling the User to use selected functions of the Service.
3. Realtime Cockpit - the main panel of the Service available to a User with an active Subscription, in which Analytical Alerts and the history of selected Analytical Alerts are presented.
4. Service - the Zeta Signals online platform available at [domain address].
5. Subscription - paid, monthly renewable access to the paid functions of the Service, in particular to the Realtime Cockpit.
6. User - a natural person, legal person or organisational unit using the Service. In the case of a natural person, the User may only be a person who is at least 18 years old and has full legal capacity, unless mandatory provisions of law provide otherwise.
7. Consumer - a User who is a natural person entering into an agreement with the Service Provider or using the Service for purposes not directly related to that person's business or professional activity.
8. Entrepreneur with consumer rights - a natural person entering into an agreement directly related to that person's business activity, where the content of the agreement indicates that it is not of a professional nature for that person.
9. Payment Operator - an external entity handling payments, invoicing, subscriptions, transactional taxes and settlements, i.e. Lemon Squeezy or another entity indicated by the Service Provider.
10. Digital Content / Digital Service - data or functionalities produced and supplied in digital form, in particular access to the panel, Analytical Alerts, the history of Analytical Alerts and Service functions.

§ 3. Nature of the Service and regulatory limitations

1. The User acknowledges that Zeta Signals is solely an analytical tool based on a mathematical algorithm.
2. The Service does not assess the User's individual financial situation, knowledge, investment experience, risk tolerance, investment objectives, investment horizon or financial position.
3. The Service does not personalise Analytical Alerts according to the individual needs of the User.
4. Analytical Alerts are presented uniformly to Users who have active access to a given functionality of the Service, subject to technical limitations, delays, account settings or infrastructure availability.
5. The Service Provider does not provide the User with any assurance that a given Analytical Alert is appropriate for the User, consistent with the User's risk profile, financial situation or investment objectives.
6. No information available in the Service should be interpreted as: a recommendation to acquire, sell, hold or refrain from acquiring or selling a financial instrument; investment advice; financial advice; asset management; a promise of profit; a guarantee of effectiveness; an offer to enter into a transaction in financial instruments; or an individually tailored investment strategy.
7. The User undertakes not to treat Analytical Alerts as an independent basis for entering into transactions.
8. The User is obliged to independently assess, in each case, whether any action on a financial market is appropriate for the User.
9. In case of any doubt, the User should consult a licensed investment adviser, investment firm, tax adviser, lawyer or another appropriate professional.
10. The Service does not assess the suitability or appropriateness of any financial instrument, strategy, risk level, investment action or trading decision for the User.

11. The Service does not conduct an investment questionnaire, suitability test, appropriateness test, investor profile assessment or any procedure intended to match Analytical Alerts to the individual situation of the User.

§ 4. Market risk and User statements

1. The User acknowledges that trading on the Forex market, CFDs, derivatives, commodities, gold, currency pairs and instruments based on financial leverage involves a very high risk of losing part or all of the invested capital.
2. The User acknowledges that most retail investors may incur losses when trading leveraged instruments, in particular CFDs.
3. The User represents that the User: understands the risks associated with trading on financial markets; uses the Service voluntarily; does not base decisions exclusively on Analytical Alerts; makes all investment decisions independently; bears full responsibility for the consequences of such decisions; and will not bring claims against the Service Provider arising from the User's own investment or speculative decisions.
4. The User acknowledges that historical results, the history of Analytical Alerts, effectiveness statistics, backtests, simulations, test results, examples, screenshots, promotional materials or data presented in the Service do not guarantee similar results in the future.
5. The User acknowledges that the XAU/USD market may be characterised by high volatility, price gaps, sudden price movements, low liquidity at certain times, slippage, widening spreads, quotation delays and other phenomena that may affect the outcome of a transaction.
6. The User acknowledges that an Analytical Alert may appear with a delay, may not appear at all or may be displayed in a manner different from that expected due to technical, market or infrastructural reasons.
7. The User should not allocate to trading any funds whose loss could threaten the User's financial, personal, family, professional or business situation.
8. The User acknowledges that leveraged instruments, including CFDs or other instruments linked to XAU/USD, may cause losses to occur rapidly, including the loss of all funds allocated to trading.
9. The User acknowledges that the actual result of a transaction may depend on factors beyond the Service Provider's control, in particular broker rules, spreads, commissions, swaps, slippage, order execution, price gaps, liquidity, delays, margin requirements, margin calls, stop-outs, negative balance protection and market conditions.
10. The User acknowledges that different brokers may display different quotes, spreads, execution conditions and trading hours, which may lead to differences between the data displayed in the Service and the User's actual trading conditions.

§ 5. Historical, hypothetical, test and simulated results

1. Any historical results, statistics, backtests, simulations, examples, screenshots, performance summaries, marketing materials or other data presenting previous or sample operation of the algorithm are provided solely for informational and educational purposes.
2. The results referred to in section 1 may be historical, hypothetical, test, demonstration or simulated in nature and may not reflect the actual trading conditions available to the User.
3. Historical, hypothetical, test or simulated results may not fully account for spreads, commissions, swaps, financing costs, delays, slippage, liquidity, price gaps, order execution, changes in broker conditions, tax burdens, User behaviour or other factors affecting actual transaction results.
4. Historical, hypothetical, test or simulated results do not constitute a guarantee, forecast, assurance, promise or basis for expecting any result in the future.
5. The User should not assume that any Analytical Alert, strategy, statistic, backtest or historical result will generate profit or prevent loss in the future.

§ 6. Scope of electronic services

1. Through the Service, the Service Provider provides the following electronic services: enabling the creation of an Account; enabling login to the Account; enabling the purchase of a Subscription; providing the Realtime Cockpit to Users with an active Subscription; presenting Analytical Alerts; presenting the history of selected Analytical Alerts, including both alerts with positive and negative outcomes; and sending technical, system or organisational messages concerning the Service.
2. The Service Provider may develop, modify, limit or remove individual functions of the Service, provided that this does not infringe the User's acquired rights in respect of an already paid Subscription period, subject to the provisions concerning failures, security, legal changes and technical changes.
3. The Service Provider does not guarantee a specific number of Analytical Alerts on any given day, week, month or billing period.
4. The User acknowledges that the algorithm may fail to generate any Analytical Alert for an extended period if market conditions do not meet the mathematical assumptions adopted by the system.
5. The absence of Analytical Alerts in a given period does not constitute improper performance of the agreement if it results from the assumptions of the algorithm, market conditions or failure to meet the criteria for generating alerts.

§ 7. Technical requirements for using the Service

1. To use the Service, the User must have a device with Internet access, an up-to-date web browser, an active e-mail account, JavaScript and cookies enabled, and a stable Internet connection.
2. The Service Provider is not liable for the inability to use the Service resulting from the User's failure to meet the technical requirements.
3. The User undertakes to use the Service in compliance with the law, the Terms, good practices and the intended purpose of the Service.
4. The User is prohibited from: providing unlawful content; attempting to obtain unauthorised access to the Service; interfering with the code, infrastructure or security of the Service; copying, scraping, automatically downloading or mass processing data from the Service without the Service Provider's consent; sharing the Account with third parties; reselling access to the Service; publishing Analytical Alerts outside the Service without the Service Provider's prior consent; and using the Service for activities that violate the law or the rights of third parties.

§ 8. Account registration

1. Creating an Account is voluntary and free of charge.
2. To create an Account, the User provides the data required in the registration form, in particular an e-mail address and password.
3. The User undertakes to provide data that is true, current and does not infringe the rights of third parties.
4. The User is responsible for maintaining the confidentiality of Account login credentials.
5. The User is obliged to immediately inform the Service Provider of any suspicion of unauthorised access to the Account.
6. The Service Provider may refuse registration, suspend an Account or delete an Account if the User breaches the Terms, uses the Service unlawfully, takes actions threatening the security of the Service, there is a justified suspicion of fraud, payment abuse, chargeback or use of another person's data, or if required by law, a decision of an authority or the security of the Service.
7. Deletion of the Account does not release the User from the obligation to pay amounts due that arose before the deletion of the Account.

8. Account registration by a natural person is permitted only if that person is at least 18 years old and has full legal capacity.
9. By creating an Account or using the Service, the User represents that use of the Service does not violate the laws applicable to the User's place of residence, stay, tax residence, citizenship or place of business.
10. The Service Provider may refuse registration, suspend the Account or terminate the provision of services if it reasonably suspects that the User does not meet the age requirement, does not have full legal capacity, or uses the Service from a jurisdiction where the use of this type of service may be prohibited, restricted or subject to significant regulatory risk.

§ 9. Subscription and payments

1. Access to the Realtime Cockpit and Analytical Alerts requires an active Subscription.
2. The Subscription is paid and automatically renews in monthly cycles unless the User cancels the Subscription before the start of the next billing period.
3. The Subscription price is presented to the User before payment is made.
4. Payments are handled by the Payment Operator.
5. The Payment Operator may act as Merchant of Record, which means that the Payment Operator's terms, policies and procedures may apply to transaction settlement, payment collection, issuance of sales documents, transactional taxes, payment handling, refunds, chargebacks and invoicing.
6. The Service Provider does not store full User payment card data.
7. The User is obliged to review the Payment Operator's terms and policies before making a payment.
8. In the event of payment failure, payment reversal, chargeback, suspected payment fraud or breach of the Payment Operator's rules, access to paid Service functions may be suspended or terminated.
9. The Service Provider may change the Subscription price. A price change does not affect an already paid billing period. The User will be informed of a price change before it applies to the next billing period, where required by law or the Payment Operator's rules.
10. The User's failure to use the Service during an active Subscription period does not constitute grounds for a refund.

§ 10. Subscription cancellation

1. The User may cancel the Subscription at any time via the User panel, the subscription management link, the Payment Operator's panel or by contacting the Service Provider, if such a form is made available.
2. Cancellation of the Subscription disables automatic renewal of the Subscription for the next billing period.
3. After cancellation of the Subscription, the User retains access to the paid functions of the Service until the end of the currently paid billing period, unless access is terminated earlier due to breach of the Terms, abuse, chargeback or a legal requirement.
4. The Service Provider does not provide pro-rata refunds for the unused part of the billing period unless mandatory provisions of law or binding rules of the Payment Operator provide otherwise.
5. Notwithstanding section 4, the Service Provider may individually consider a refund or other compensation in the event of documented, prolonged and Service Provider-attributable unavailability of paid Service functions, subject to mandatory provisions of law and the Payment Operator's rules.
6. Simply ceasing to use the Service, deleting an application, not logging in or not using the Account does not constitute cancellation of the Subscription.

§ 11. No free trial

1. The Service does not offer a free trial unless the Service Provider expressly decides otherwise in a separate promotion.
2. The User acknowledges that the absence of a free trial results from the specific nature of the algorithm, which may generate Analytical Alerts rarely and only under specific market conditions.
3. Purchase of a Subscription does not guarantee receipt of any specific number of Analytical Alerts during the billing period.

§ 12. Right of withdrawal and consent to immediate performance

1. A User who is a Consumer or an Entrepreneur with consumer rights may, in principle, have a statutory right to withdraw from a distance contract, subject to exceptions provided by law.
2. Due to the digital nature of the Service, in particular the immediate provision of Realtime Cockpit, Analytical Alerts, Analytical Alert history and other digital functions, the User may be asked before payment to give express consent to the commencement of the Digital Service or the supply of Digital Content before the expiry of the withdrawal period.
3. By giving the consent referred to in section 2, the User acknowledges that after the commencement of the Digital Service or the supply of Digital Content, the User may lose the right to withdraw from the agreement to the extent provided by mandatory provisions of law.
4. The consent referred to in section 2 should be given by the User in an express, informed manner and separately from acceptance of the Terms.
5. The User acknowledges that after activation of the Subscription and access to the paid functions of the Service, in particular the Realtime Cockpit and Analytical Alerts, the Subscription fee is not refundable on the basis of withdrawal from the agreement if all statutory conditions for the loss of the right of withdrawal have been met.
6. This section does not limit mandatory rights of a Consumer or an Entrepreneur with consumer rights arising under applicable law, in particular rights related to non-conformity of Digital Content or Digital Service with the agreement.
7. The Service Provider may record information about the User's consent to start providing the Digital Service before the withdrawal period expires and the User's acknowledgement of the loss of the right of withdrawal, in particular by recording the date, time, document version, Account identifier, e-mail address, transaction identifier and other audit data necessary to demonstrate fulfilment of information obligations.

§ 13. Complaints

1. The User may submit a complaint concerning the operation of the Service electronically to: [complaints e-mail address].
2. The complaint should contain at least: the User's e-mail address assigned to the Account, a description of the problem, the date and time of occurrence, the User's request and screenshots or other supporting materials, if available.
3. The Service Provider considers the complaint within 14 days of receipt, unless the law provides for another time limit.
4. A response to the complaint will be sent to the User's e-mail address.
5. Complaints concerning payments, invoices, taxes, chargebacks or the technical payment process may be redirected to the Payment Operator if the matter falls within its responsibility.
6. Filing a complaint does not release the User from the obligation to pay the Subscription on time, unless mandatory provisions of law provide otherwise.

7. A complaint concerning the result of a transaction entered into by the User on the financial market, financial loss, broker slippage, delayed execution of an order by a broker or the User's investment decision does not constitute a complaint concerning the operation of the Service.
8. A complaint concerning the absence of Analytical Alerts in a given period is not justified if the absence results from the assumptions of the algorithm, failure of market criteria to be met or other conditions described in the Terms.

§ 14. Exclusion of financial and investment liability

1. To the fullest extent permitted by law, the Service Provider is not liable for any investment, speculative, trading, financial or business decisions made by the User.
2. To the fullest extent permitted by law, the Service Provider is not liable for: loss of capital by the User; lost profits; actual loss resulting from the User's decision; non-performance or improper performance of a transaction by a broker; slippage, spread, commissions, brokerage fees or other transaction costs; incorrect interpretation of an Analytical Alert by the User; entering into a transaction by the User based on an Analytical Alert; failure by the User to enter into a transaction; delay in displaying an Analytical Alert; absence of an Analytical Alert; errors in market data originating from third parties; failures, interruptions, errors, delays or infrastructure overloads; failures of servers, VPS, APIs, data providers, hosting, telecommunications networks or external infrastructure; code errors, algorithm errors, data presentation errors or integration errors, to the extent such liability may be excluded under mandatory provisions of law.
3. The User acknowledges that the Service does not guarantee: profit; avoidance of loss; any specific effectiveness of Analytical Alerts; any specific number of Analytical Alerts; operation of the Service without interruptions or errors; consistency of Analytical Alerts with subsequent market movement; or identical transaction results across different brokers.
4. The User acknowledges that even a correctly generated Analytical Alert may result in a loss.
5. The User acknowledges that using the Service does not replace the User's own market analysis, risk control, capital management or professional advice.
6. The Service Provider's liability towards a User who is neither a Consumer nor an Entrepreneur with consumer rights, regardless of the legal basis of the claim, is limited to the amount of fees actually paid by that User for the last full billing period preceding the event giving rise to the claim.
7. The limitations of liability set out in the Terms do not exclude liability that cannot be excluded or limited under mandatory provisions of law.
8. The Service Provider does not guarantee that an Analytical Alert will be displayed in time to allow a transaction to be entered into at a specific price or that the conditions available from the User's broker will correspond to the data displayed in the Service.
9. The Service Provider is not liable for acts, omissions, failures, delays, quotes, spreads, commissions, swaps, margin requirements, position liquidations, margin calls, stop-outs, trading restrictions, order rejection or other conditions of services provided by a broker, exchange, liquidity provider or other third party.
10. In the case of Users who are not Consumers or Entrepreneurs with consumer rights, the User shall indemnify the Service Provider and cover reasonable costs, damages, claims, fees and expenses arising from the User's breach of the Terms, violation of law, infringement of third-party rights or unauthorised redistribution of Service content.

§ 15. Availability of the Service, technical interruptions and functional changes

1. The Service Provider exercises due care to ensure that the Service operates as continuously as possible, but does not guarantee uninterrupted availability of the Service.

2. The Service Provider may introduce technical breaks, updates, security patches, maintenance works or infrastructure changes.
3. Technical breaks may be planned or unplanned.
4. The Service Provider is not liable for Service unavailability resulting from force majeure, failures of external providers, Internet failures, hosting, VPS, API, data provider or Payment Operator failures, cyberattacks, actions of public authorities, the need to remove a critical security vulnerability or actions or omissions of the User.
5. The Service Provider may temporarily restrict access to the Service if necessary for security, legal, technical or organisational reasons.
6. The Service Provider may change the operation of the algorithm, the appearance of the panel, the scope of displayed data, the method of presenting Analytical Alerts and Service functions if such changes support development, security, legal compliance or improvement of the Service.
7. The User acknowledges that services operating in real time or near real time may be subject to delays resulting from infrastructure, the browser, the Internet connection, data provider delays, system overload, failures or other circumstances beyond the Service Provider's control.

§ 16. History of Analytical Alerts and transparency

1. The Service may present the history of selected Analytical Alerts.
2. The history of Analytical Alerts may include both Alerts ending with a positive result and Alerts ending with a negative result.
3. The Service Provider does not guarantee that the history of Analytical Alerts will be complete, uninterrupted, error-free or available indefinitely.
4. The history of Analytical Alerts is informational and educational in nature.
5. The history of Analytical Alerts does not guarantee future results.
6. Any effectiveness statistics, ratios, charts, percentages, summaries or statements are illustrative and may differ from the actual results achieved by the User with the User's broker.
7. The history of Analytical Alerts should not be interpreted as a complete investment methodology, a recommendation to enter into a transaction, a promise of profit or confirmation that future Analytical Alerts will have a similar result.

§ 17. Intellectual property

1. All rights to the Service, including the Zeta Signals name, interface, graphic layout, code, algorithms, databases, content, descriptions, markings, educational materials, Analytical Alerts and history of Analytical Alerts, belong to the Service Provider or third parties from whom the Service Provider has obtained appropriate rights.
2. Use of the Service does not transfer any intellectual property rights to the User.
3. The User receives only a limited, non-exclusive, non-transferable and revocable right to use the Service within the scope resulting from the Terms and the active Subscription.
4. It is prohibited to copy, record, distribute, publish, resell, make available, modify, decompile, analyse source code, reverse engineer or create derivative products based on the Service without the Service Provider's prior consent.
5. Breach of this paragraph may result in immediate suspension or deletion of the Account and the Service Provider pursuing claims.
6. The User is not entitled to copy, publish, transmit, resell, sublicense, share in groups, communication channels, social media, messengers, newsletters, bots, automated systems or any other tools any Analytical Alerts, history of Analytical Alerts, statistics, data or other elements of the Service without the prior consent of the Service Provider.

7. The Service is intended solely for personal, individual and Terms-compliant use by the User. It is prohibited to use Analytical Alerts or other Service content to create competing services, signal groups, bots, Telegram channels, Discord channels, newsletters, paid communities, educational products or other redistribution services without the prior consent of the Service Provider.
8. The User is prohibited from using mechanisms for automated downloading, scraping, indexing, recording, capturing, retransmitting or further processing Analytical Alerts or Service data for any purpose other than permitted use of the Account.

§ 18. Personal data

1. The controller of Users' personal data is [Service Provider's First and Last Name], contact address: [Residential/Contact Address], e-mail: [email address].
2. Detailed rules for the processing of personal data are set out in the Privacy Policy available at: [link to Privacy Policy].
3. Users' personal data may be processed in particular for the purpose of providing electronic services, operating the Account, operating the Subscription, handling complaints, ensuring the security of the Service, complying with legal obligations, defending against claims or pursuing claims.
4. In the scope of payments, invoicing, taxes and transaction handling, the User's data may also be processed by the Payment Operator as a separate controller or processor, in accordance with its terms and privacy policies.

§ 19. Suspension and deletion of the Account

1. The Service Provider may suspend or delete the User's Account in the event of breach of the Terms, breach of law, suspicion of abuse, fraud, money laundering, security breach or chargeback, sharing the Account with third parties, reselling access to the Service, publishing Analytical Alerts outside the Service without the Service Provider's consent, acting to the detriment of the Service Provider, the Service or other Users, or a requirement resulting from a decision of an authority, law or the Payment Operator's rules.
2. In the event of a material breach of the Terms, the Service Provider may terminate the provision of services with immediate effect.
3. The User may request deletion of the Account at any time by contacting the Service Provider at: [email address].
4. Deletion of the Account does not automatically cancel the Subscription if the Subscription is managed by the Payment Operator. The User should additionally cancel the Subscription in accordance with § 10 of the Terms.

§ 20. Amendments to the Terms

1. The Service Provider may amend the Terms for important reasons, in particular in the event of changes in law, changes in the operation of the Service, changes in Service functionality, change of the Payment Operator, the need to clarify provisions of the Terms, security reasons or organisational or technical changes.
2. Users will be informed of amendments to the Terms by publication of a new version in the Service or by sending information to the e-mail address assigned to the Account.
3. Amendments to the Terms enter into force on the date indicated by the Service Provider, not earlier than 7 days after informing the User, unless an immediate amendment is required by law, a decision of an authority, security reasons or the removal of abuse.
4. A User who does not accept amendments to the Terms may stop using the Service and cancel the Subscription before the amendments enter into force.
5. Amendments to the Terms do not affect the User's acquired rights in respect of an already paid Subscription period, unless the amendment is necessary for legal, security or technical reasons.

§ 21. Out-of-court dispute resolution

1. A Consumer may use out-of-court methods of handling complaints and pursuing claims in accordance with applicable law.
2. Information on out-of-court methods of resolving consumer disputes is available from the competent consumer protection authorities, including municipal or district consumer ombudsmen and relevant public institutions.
3. The Service Provider does not undertake in advance to use a specific out-of-court dispute resolution method unless such an obligation results from mandatory provisions of law.

§ 22. Governing law, jurisdiction and language version

1. The Terms are governed by Polish law.
2. In the case of Users who are Consumers or Entrepreneurs with consumer rights, the provisions of the Terms do not deprive them of protection granted by mandatory provisions of the law applicable to their place of habitual residence, if such protection cannot be excluded by agreement.
3. Disputes with Users who are neither Consumers nor Entrepreneurs with consumer rights will be resolved by the court having local jurisdiction over the Service Provider.
4. Disputes with Consumers and Entrepreneurs with consumer rights will be resolved by the court having jurisdiction in accordance with mandatory provisions of law.
5. If both Polish and English versions of the Terms are made available, the Polish version shall prevail in the event of discrepancies, to the extent permitted by mandatory provisions of applicable law.

§ 23. Jurisdictional restrictions, sanctions and local law compliance

1. The Service is not directed to persons located in jurisdictions where the use of analytical, informational, educational or financial-market-related services would be contrary to local law, would require the Service Provider to obtain an authorisation, registration, licence or satisfy other regulatory obligations.
2. The User is responsible for determining whether use of the Service is lawful under the laws applicable to the User's place of residence, stay, citizenship, tax residence or place of business.
3. The Service Provider may refuse to provide services, block registration, suspend the Account or terminate services to the User if the Service Provider considers it necessary due to law, regulatory risk, sanctions, Payment Operator rules, jurisdictional restrictions or Service security.
4. The User undertakes not to use the Service in a manner that violates sanctions laws, anti-money laundering laws, counter-terrorist financing laws, tax laws, financial market regulations or any other laws applicable to the User.

§ 24. Final provisions

1. The Terms constitute the entire set of rules for using the Service, subject to the terms, policies and documents of the Payment Operator and the Privacy Policy.
2. If any provision of the Terms proves invalid, ineffective or unenforceable, this does not affect the validity of the remaining provisions of the Terms.
3. Matters not regulated by the Terms are governed by the relevant provisions of Polish law.
4. Contact with the Service Provider is possible at the e-mail address: [contact e-mail address].
5. The Terms apply from: [date].
6. This version of the Terms is marked as version 1.1 and replaces previous versions from its effective date, subject to Users' acquired rights and mandatory provisions of law.

Appendix 1. Template checkboxes and purchase notices

1. Acceptance of the Terms: I declare that I have read the Zeta Signals Terms of Service and accept their content.
2. Investment risk: I declare that I understand that Zeta Signals does not provide investment advice and that Analytical Alerts are exclusively educational and informational in nature. I understand that trading Forex/CFD/XAU/USD involves a high risk of losing capital and that I make all investment decisions independently and at my own risk.
3. Loss of the right of withdrawal: I expressly consent to the commencement of the digital service and the supply of digital content before the expiry of the 14-day withdrawal period and acknowledge that, after activation of access to the paid functions of the Service, I lose the right of withdrawal from the agreement to the extent provided by law.
4. Renewable subscription: I acknowledge that the Subscription renews automatically every month until cancelled, and that cancellation of the Subscription results in access being retained until the end of the paid billing period without a pro-rata refund, unless mandatory provisions of law provide otherwise.
5. Age and jurisdiction: I declare that I am at least 18 years old, have full legal capacity and that my use of Zeta Signals does not violate the laws applicable to my place of residence, stay or residence.
6. The checkboxes should be separate, not pre-selected, required before payment activation and recorded in the system as an audit event with the date, time, version of the Terms, User's e-mail address, Account identifier, transaction identifier and the version of accepted documents.

Implementation note

Before publishing the Terms, complete all placeholders, verify that the document is consistent with the actual operation of the Service, add a Privacy Policy, implement separate checkboxes during registration and payment, and ensure that the User can download the Terms in PDF format. If the Service model changes, especially the way Analytical Alerts are presented, the payment model, data sources, scope of personalisation or countries to which the service is directed, the document requires renewed legal analysis.