

Terms and Conditions of Sale and Use

Applicable in the United States, Canada, United Kingdom, European Union, Australia, and worldwide.

Effective Date: [INSERT DATE] • **Last Updated:** [INSERT DATE]

These Terms and Conditions (the “**Terms**”) form a legally binding agreement between **Noblix Ltd** (“**Noblix**”, “the Company”, “we”, “us”, “our”), a company registered at [INSERT REGISTERED ADDRESS], and **you** (“**Client**”, “Customer”, “User”, “you”, “your”), being any natural person or legal entity that purchases, accesses, or uses any product offered by Noblix.

By placing an order, completing payment, downloading, installing, accessing, or otherwise using the Product, you confirm that you have read, understood, and agreed to be bound by these Terms in their entirety. If you do not agree, do not purchase or use the Product.

IMPORTANT — READ CAREFULLY: the Product is an artificial intelligence (AI) system. AI outputs can be inaccurate, incomplete, biased, or fabricated. You are solely responsible for verifying any output before relying on it. The Product does not provide legal, financial, medical, tax, or other professional advice.

YOUR STATUTORY RIGHTS: if you are a consumer, nothing in these Terms removes or limits any non-waivable rights you have under the consumer-protection laws of your country of residence (see Section 19). The protections you have by law come first; the rest of these Terms apply alongside them.

1. Definitions

In these Terms, the following words have the meanings shown below:

- “Product” means the AI assistant, robot, bot, agent, software, model, prompts, accompanying digital guides, documentation, updates (where provided), and any related materials sold or made available by Noblix Ltd.
- “Output” means any text, image, audio, code, recommendation, plan, advice, analysis, suggestion, or other content generated by the Product.
- “Client”, “Customer”, “you” means the individual or entity that purchases or uses the Product.
- “Consumer” means a natural person who purchases the Product wholly or mainly outside their trade, business, craft, or profession (and equivalent definitions under the relevant local consumer-protection law).
- “Business Customer” means any Client that is not a Consumer.
- “Purchase Price” means the one-time fee paid by the Client to acquire access to the Product.
- “Business Day” means any day other than Saturday, Sunday, or a public holiday in the Company’s country of registration.
- “Applicable Consumer Law” means the mandatory consumer-protection laws of the Consumer’s country of residence.

2. Nature of the Product & One-Time Payment

- 2.1 The Product is sold to the Client on the basis of a single, one-time payment. There are no subscriptions, no recurring charges, and no automatic renewals unless expressly agreed in writing.
- 2.2 Upon successful payment, the Client is granted a personal, non-exclusive, non-transferable, non-sublicensable, revocable license to use the Product in accordance with these Terms.
- 2.3 The license is granted for the Client's own personal or internal business use only. The Client may not resell, sublicense, redistribute, lease, rent, share, publicly display, or commercially exploit the Product or any substantial part of it.
- 2.4 The Client may not reverse-engineer, decompile, disassemble, copy, replicate, modify, train competing AI systems on outputs of the Product, or attempt to derive the source code, prompts, or underlying technology of the Product, except to the limited extent expressly permitted by mandatory applicable law.
- 2.5 The Client is responsible for any equipment, internet connection, third-party software, accounts, and tools required to use the Product. Such requirements are not included in the Purchase Price unless explicitly stated.

3. Delivery of the Product

DELIVERY TIMEFRAME: the Product is delivered within up to ten (10) days from the date the Client's payment is successfully received and confirmed.

- 3.1 **Delivery window.** Noblix will deliver the Product to the Client within a period of up to ten (10) days from the date payment has been successfully received, processed, and confirmed by Noblix or its payment processor.
- 3.2 **Method of delivery.** Delivery is made electronically to the email address (or other delivery channel) provided by the Client at the time of purchase, unless otherwise agreed in writing. The Client is responsible for ensuring that the contact details provided are accurate, monitored, and capable of receiving the Product (including ensuring that emails from Noblix are not blocked by filters or marked as spam).
- 3.3 **Delivery confirmation.** The Product is deemed delivered when access details, download links, login credentials, or the Product itself have been sent to the Client's designated delivery channel. The Client must notify Noblix at operations@noblixltd.com if the Product has not been received within the 10-day window.
- 3.4 **Delays.** If delivery is delayed beyond ten (10) days due to circumstances within Noblix's reasonable control, the Client may contact operations@noblixltd.com to request an update or, where appropriate, a refund in accordance with Section 9. Delays caused by Force Majeure (Section 16), inaccurate Client contact details, third-party service outages, or the Client's failure to complete required onboarding steps do not constitute a delivery breach by Noblix.
- 3.5 **Risk and access.** Risk in the Product passes to the Client upon delivery as defined in Section 3.3. The Client is responsible for securely storing any access credentials, download links, or activation keys. Noblix is not obliged to re-send such credentials where loss results from the Client's acts or omissions.
- 3.6 **Effect on cooling-off period.** The voluntary 14 Business Day refund window in Section 9.1 begins on the date of purchase. Where applicable, the EU/UK statutory cooling-off period in Sections 9.5–9.6 begins on the date of conclusion of the contract, in accordance with applicable law.

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4. Intellectual Property

- 4.1** All intellectual property rights in and to the Product — including but not limited to copyrights, trademarks, trade secrets, system prompts, custom workflows, branding, design, code, documentation, and accompanying materials — remain the exclusive property of Noblix Ltd or its licensors.
- 4.2** Nothing in these Terms transfers any ownership of intellectual property to the Client. The Client receives only the limited usage rights expressly granted in Section 2.
- 4.3** The Client may use Output generated by the Product for their own personal or business purposes, subject to these Terms and applicable law. The Client is solely responsible for ensuring such use does not infringe any third-party rights.

5. Acceptable Use

The Client agrees NOT to use the Product, directly or indirectly, to:

- Generate, distribute, or facilitate illegal, harmful, defamatory, hateful, harassing, threatening, fraudulent, or deceptive content.
- Violate any applicable law, regulation, sanction, or third-party right (including intellectual property, privacy, data-protection, and publicity rights).
- Process the personal data of any third party without all required consents and lawful bases under applicable data-protection laws.
- Generate medical, legal, financial, tax, investment, psychological, or other regulated professional advice as a substitute for a licensed professional.
- Build, train, fine-tune, or improve any product or service that competes with the Product.
- Create automated mass content, spam, malware, phishing material, deepfakes, or content impersonating real individuals without their consent.
- Bypass or attempt to bypass any security feature, access control, rate limit, or technical restriction of the Product.
- Use the Product in any safety-critical environment (including, without limitation, healthcare diagnostics, life-support systems, autonomous vehicles, nuclear facilities, or any system where failure could lead to death, personal injury, or significant property or environmental damage).

Any breach of this Section may result in immediate suspension or termination of the Client's license without refund, and in legal action where appropriate. This Section applies to all Clients regardless of jurisdiction or status.

6. AI Disclosure, Transparency & Output Disclaimer

AI TRANSPARENCY NOTICE: Noblix confirms that the Product is an artificial intelligence system. Output is generated automatically by AI models and is not produced or reviewed by a human before delivery. AI-generated content may contain errors, inaccuracies, or fabrications ("hallucinations").

- 6.1** All Output is provided strictly on an "as-is" and "as-available" basis. To the maximum extent permitted by law, Noblix makes no representation or warranty that any Output is accurate, complete, current, lawful, fit for any particular purpose, or free from errors, omissions, or biases.
- 6.2** The Client is solely responsible for reviewing, fact-checking, validating, and deciding whether to act upon any Output. The Client must apply their own judgement (and, where appropriate, obtain professional advice) before using Output for any business, financial, legal, medical, or operational decision.
- 6.3** The Product does NOT provide legal, financial, medical, tax, accounting, investment, insurance, psychological, or any other regulated professional advice. Any such Output is for general informational and educational purposes only. The Client must consult an appropriately qualified, licensed professional before making decisions in these areas.
- 6.4** Noblix makes no promise, projection, guarantee, or representation regarding earnings, income, profit, savings, business growth, productivity gains, or any other outcome the Client may achieve through use of the Product. Any examples, prompts, case studies, screenshots, testimonials, or guides accompanying the Product are illustrative only. Results depend entirely on the Client's own actions, market conditions, skills, effort, and circumstances. Past performance is not indicative of future results.
- 6.5** The Product may rely on third-party AI models, APIs, services, or data sources. The Client acknowledges that such third parties may change, become unavailable, or modify their terms at

any time, and Noblix is not liable for any resulting disruption, loss, or change in Product behaviour.

6.6 Where applicable law (including the EU AI Act, UK AI regulations, or equivalents) imposes specific transparency, disclosure, or marking obligations on AI providers or deployers, Noblix will comply with such obligations to the extent they apply to the Product.

7. Client's Responsibility

Subject always to Section 18 (Consumer Statutory Rights) and Section 10.4 (limits that cannot be excluded), the Client expressly acknowledges and agrees that the Product is a tool, and that the Client — not Noblix — is the operator, decision-maker, and party accountable for its use.

Without limiting the foregoing, the Client accepts responsibility for:

- Decisions made on the basis of Output.
- Actions taken using the Product, including communications sent, content published, transactions executed, or commitments made.
- Compliance with all applicable laws, regulations, industry codes, and third-party agreements in every jurisdiction in which the Client operates.
- The security of all data, accounts, credentials, devices, networks, and integrations used in connection with the Product.
- Any content the Client inputs into the Product, including ensuring the Client has all necessary rights and consents to do so.
- Backing up the Client's own data and any Output the Client wishes to retain.
- Verifying any Output before relying on it for any business, financial, legal, medical, or personal purpose.

The Client uses the Product at their own risk, except to the extent that risk is allocated to Noblix by mandatory applicable law.

8. Warranties & Service Standard

8.1 Noblix warrants that it has the right to grant the license described in Section 2 and that, at the time of delivery, the Product will substantially conform to its published description.

8.2 Subject to Section 8.1 and to Section 18 (Consumer Statutory Rights), and to the maximum extent permitted by law, the Product is provided "as-is" and "as-available" without further warranty of any kind, whether express, implied, or statutory, including any implied warranty of merchantability, fitness for a particular purpose, non-infringement, accuracy, reliability, availability, or title.

8.3 Noblix does not warrant that the Product will be uninterrupted, timely, error-free, or secure, nor that the Product will meet the Client's specific requirements or expectations.

CONSUMERS — IMPORTANT: if you purchased as a Consumer, you may have additional non-waivable rights under the consumer law of your country (for example, statutory guarantees of acceptable quality and fitness for purpose under the Australian Consumer Law, the UK Consumer Rights Act 2015, the EU Consumer Sales Directive, or equivalent US state laws). These rights are not affected by Sections 8.2 and 8.3. See Section 18.

9. Cooling-Off Period & Refund Policy

REFUND WINDOW — 14 BUSINESS DAYS: as a goodwill standard, Noblix offers a fourteen (14) Business Day refund window from the date of purchase. Requests must be sent by email to operations@noblixltd.com. This applies to all Clients worldwide, in addition to any non-waivable statutory rights.

- 9.1 Voluntary 14-Business-Day refund window.** Noblix offers all Clients a refund window of fourteen (14) Business Days from the date of purchase. Refund requests submitted within this window will be considered in good faith, subject to the conditions in this Section.
- 9.2 How to request a refund.** Refund requests must be sent by email to operations@noblixltd.com. Requests submitted via any other channel (chat, social media, phone, third party, etc.) will not be processed. The email must include: full name, order or invoice number, date of purchase, the email used at purchase, and a clear description of the reason.
- 9.3 When a refund may be declined.** Without limitation, Noblix may decline a refund where: (a) the 14 Business Day window has expired (subject to mandatory consumer rights under Section 9.5–9.7); (b) the Client has materially breached these Terms; (c) the Client has used the Product in violation of Section 5 (Acceptable Use); (d) there is reasonable evidence of fraud, chargeback abuse, or repeat refund abuse; (e) the request is based purely on dissatisfaction with results, earnings, or outcomes that depend on the Client's own actions (see Section 6.4); or (f) the Product was purchased as part of a clearly marked non-refundable promotion, bundle, or final-sale offer.
- 9.4 Processing approved refunds.** Where a refund is approved, it will be processed within a reasonable time (and, where required by applicable law, within the statutory deadline) to the original method of payment. Any payment-processor fees, currency-conversion losses, taxes, or third-party charges may be deducted unless prohibited by applicable law.

CONSUMERS IN EU, UK, EEA & SIMILAR JURISDICTIONS — STATUTORY COOLING-OFF: if you are a Consumer in a jurisdiction that grants a statutory right of withdrawal for distance contracts (including, in particular, the EU Consumer Rights Directive 2011/83/EU and the UK Consumer Contracts Regulations 2013), you have a right to withdraw from the purchase within 14 calendar days from the date of purchase, without giving any reason.

- 9.5 EU/UK statutory withdrawal right.** To exercise your statutory withdrawal right, send a clear statement of withdrawal by email to operations@noblixltd.com within 14 calendar days of purchase. You may use the model withdrawal form available on request. Where you exercise this right, Noblix will refund the Purchase Price (less any deductions permitted by law) within 14 calendar days of receiving your withdrawal notice, using the same payment method as the original transaction unless agreed otherwise.
- 9.6 Loss of withdrawal right — digital content & services.** Where the Product is supplied as digital content or as a digital service that begins immediately upon purchase, the statutory withdrawal right may be lost once supply has begun, where (a) you have given prior express consent to immediate performance, and (b) you have acknowledged that you will lose your right of withdrawal once performance has begun. By completing checkout and selecting any “start now / immediate access” option, you provide such express consent and acknowledgement, where applicable. Despite this, Noblix's voluntary 14 Business Day window in Section 9.1 still applies.
- 9.7 Australian Consumers — ACL guarantees.** If you are an Australian Consumer, the Product comes with guarantees that cannot be excluded under the Australian Consumer Law (“ACL”). For major

failures with the Product, you are entitled to a refund or replacement, and to compensation for any other reasonably foreseeable loss or damage. You are also entitled to have the Product repaired or replaced if the Product fails to be of acceptable quality and the failure does not amount to a major failure. These rights apply in addition to, and are not limited by, anything in this Section 9.

9.8 Canadian Consumers — provincial law. Canadian Consumers retain all non-waivable rights under federal and provincial consumer-protection law, including (where applicable) Quebec's Consumer Protection Act and the consumer-protection statutes of other provinces.

9.9 US Consumers — FTC and state law. US Consumers retain all rights under applicable federal law (including the Federal Trade Commission Act) and the consumer-protection law of their state of residence, including any state-specific cooling-off, refund, or warranty rights.

9.10 Chargebacks. Initiating a chargeback or payment dispute without first contacting Noblix at operations@noblixltd.com and allowing a reasonable opportunity to resolve the matter constitutes a material breach of these Terms and may result in immediate termination of the license. This does not affect any non-waivable statutory right to dispute a transaction.

10. Limitation of Liability

10.1 Excluded losses. To the maximum extent permitted by applicable law, Noblix Ltd, its directors, officers, employees, agents, affiliates, suppliers, licensors, and partners shall not be liable for: (a) any indirect, incidental, consequential, special, punitive, or exemplary damages; (b) loss of profits, revenue, business, goodwill, opportunity, savings, contracts, or anticipated earnings; (c) loss, corruption, or unauthorized access to data; (d) damages arising from reliance on or use of any Output; (e) damages arising from third-party services, models, APIs, or platforms used in connection with the Product; (f) damages arising from misuse, unauthorized use, or use contrary to these Terms; (g) damages arising from interruption, downtime, or termination of the Product or any third-party dependency; or (h) damages arising from acts or omissions of the Client or any third party.

10.2 Aggregate liability cap. To the maximum extent permitted by applicable law, the total aggregate liability of Noblix for all claims arising from or relating to the Product, these Terms, or the Client's use of the Product, whether in contract, tort, statute, or otherwise, shall not exceed the amount the Client actually paid to Noblix for the Product in the twelve (12) months immediately preceding the event giving rise to the claim.

LIABILITY THAT CANNOT BE EXCLUDED: nothing in these Terms excludes or limits any liability that cannot lawfully be excluded or limited, including (where applicable): liability for death or personal injury caused by negligence; liability for fraud or fraudulent misrepresentation; liability under non-waivable consumer-protection laws (including the Australian Consumer Law, the UK Consumer Rights Act 2015, the EU Product Liability Directive, and equivalent statutes in the US, Canada, and elsewhere); and liability for gross negligence or willful misconduct where required by applicable law.

10.3 Allocation of risk. The Client acknowledges that the limitations in this Section reflect a reasonable allocation of risk and form an essential basis of the bargain, taking into account that the Product is offered for a one-time price.

10.4 Local-law floor. Where applicable law restricts the limitations in this Section, Noblix's liability is limited to the maximum extent legally permissible — not excluded entirely.

11. Indemnification by the Client

To the maximum extent permitted by applicable law, the Client agrees to defend, indemnify, and hold harmless Noblix Ltd and its directors, officers, employees, agents, affiliates, suppliers, licensors, and partners from and against any and all third-party claims, demands, lawsuits, investigations, damages, losses, liabilities, costs, and expenses (including reasonable legal fees and court costs) to the extent arising out of or relating to:

- (a) the Client's use, misuse, or inability to use the Product, where caused by the Client's acts or omissions;
- (b) the Client's breach of these Terms;
- (c) the Client's violation of any law, regulation, or third-party right (including intellectual-property, privacy, or publicity rights);
- (d) any Output that the Client publishes, distributes, sells, or otherwise acts upon;
- (e) any business, financial, legal, medical, or personal decision the Client makes based on the Product;
- (f) any content, data, or instructions the Client inputs into the Product.

CONSUMERS: if you are a Consumer, this indemnification obligation applies only to the extent that the relevant claim, loss, or expense was caused by your fault, negligence, or breach of these Terms, and does not apply where prohibited by Applicable Consumer Law.

12. Third-Party Services

- 12.1** The Product may rely on, integrate with, or be delivered through third-party services, AI models, APIs, hosting providers, payment processors, and platforms ("Third-Party Services").
- 12.2** Noblix is not responsible for the availability, accuracy, security, performance, pricing, or terms of any Third-Party Service, except to the extent imposed by applicable law.
- 12.3** If a Third-Party Service changes, becomes unavailable, modifies its terms, or is terminated, Noblix may modify or discontinue affected features of the Product. Noblix will use reasonable efforts to notify Clients of material changes that affect Product functionality.
- 12.4** The Client is responsible for complying with the terms of any Third-Party Service the Client uses or interacts with through the Product.

13. Privacy & Data Protection

- 13.1 Privacy Notice.** Noblix processes personal data in accordance with its Privacy Policy, available at [INSERT URL]. By using the Product, the Client agrees to the Privacy Policy. Where there is any conflict between the Privacy Policy and these Terms, the Privacy Policy governs in respect of personal data.
- 13.2 Data subject rights.** Where applicable law (including the EU/UK GDPR, the California Consumer Privacy Act/CPRA, Quebec Law 25, the Australian Privacy Act, PIPEDA, and equivalents) grants you rights in respect of your personal data — such as access, rectification, erasure, restriction, portability, objection, or the right to withdraw consent — you may exercise those rights by contacting operations@noblixltd.com.
- 13.3 Lawful processing.** Noblix processes personal data only on lawful bases, including performance of contract, legitimate interests, legal obligation, and (where required) consent.

The categories of data, purposes, retention periods, recipients, international transfers, and safeguards are described in the Privacy Policy.

13.4 Client responsibility for inputs. The Client is solely responsible for the lawfulness of any data the Client inputs into the Product, including obtaining all required consents from data subjects and complying with all applicable data-protection laws. The Client must not input into the Product any personal data the Client is not legally entitled to process, nor any sensitive personal data, payment-card data, or protected health information unless expressly permitted in writing by Noblix.

13.5 Security incidents. Noblix maintains reasonable technical and organisational measures to protect personal data. In the event of a personal-data breach, Noblix will comply with its notification obligations under applicable law.

14. Suspension & Termination

14.1 Noblix may suspend or terminate the Client's license at any time, with immediate effect, if the Client materially breaches these Terms or engages in conduct that, in Noblix's reasonable opinion, harms or risks harming Noblix, other users, or third parties. Where the breach is capable of remedy, Noblix will, where reasonable, give the Client a reasonable opportunity to remedy it before terminating.

14.2 Upon termination, the Client must immediately cease all use of the Product and permanently delete or destroy all copies of the Product and any associated materials in the Client's possession or control.

14.3 Termination does not affect any refund rights granted to Consumers under Section 9 or under Applicable Consumer Law.

14.4 Sections relating to intellectual property, disclaimers, limitation of liability, indemnification, governing law, consumer rights, and any other provisions that by their nature should survive, will survive termination.

15. Changes to These Terms

15.1 Noblix may update or modify these Terms from time to time. The most recent version will be made available to the Client and will indicate the "Last Updated" date.

15.2 Material changes that affect the Client's rights will be notified to the Client by reasonable means (including by email to the address used at purchase) before they take effect, where required by law.

15.3 Continued use of the Product after the effective date of an updated version constitutes acceptance of those updates. If the Client does not agree to the updated Terms, the Client must stop using the Product. Consumers may, where applicable, exercise any statutory right to terminate without penalty in response to a material change.

16. Force Majeure

Noblix shall not be liable for any failure or delay in performance caused by circumstances beyond its reasonable control, including but not limited to acts of God, natural disasters, war, terrorism, civil disturbance, pandemic, government action, labour disputes, internet or telecommunications

failures, hosting or AI-provider outages, cyber-attacks, or shortage of essential supplies. This clause does not exclude or limit any non-waivable consumer rights.

17. Governing Law & Dispute Resolution

- 17.1 Default governing law.** These Terms are governed by and construed in accordance with the laws of [INSERT JURISDICTION — e.g. England and Wales / Republic of Cyprus / Bulgaria / etc.], without regard to conflict-of-laws principles.
- 17.2 Default forum.** Subject to Section 17.3, the parties submit to the exclusive jurisdiction of the competent courts of [INSERT JURISDICTION].
- 17.3 Consumers — home jurisdiction protection.** Nothing in this Section deprives a Consumer of the protection afforded by mandatory provisions of the law of their country of residence. In particular, Consumers in the EU, UK, Australia, Canada, and the United States may bring proceedings in the courts of their place of residence and may rely on the consumer-protection law of that jurisdiction, where required by applicable law.
- 17.4 Good-faith resolution.** Before commencing any formal proceedings, the parties shall attempt in good faith to resolve any dispute by written communication to operations@noblixltd.com. This does not affect a Consumer's right to use any statutory complaint mechanism, online dispute-resolution platform (e.g. the EU ODR platform), ombudsman, or regulator.
- 17.5 No class actions for non-Consumers.** Business Customers waive any right to participate in a class, collective, or representative action against Noblix. This waiver does not apply to Consumers where prohibited by applicable law.

18. Consumer Statutory Rights — Overriding Savings Clause

THIS IS THE MOST IMPORTANT CLAUSE IN THESE TERMS: if you are a Consumer, nothing in these Terms removes, reduces, or restricts any non-waivable right or remedy you have under the consumer-protection law of your country of residence. Where any provision of these Terms is inconsistent with such a non-waivable right, that provision is read down or disapplied to the extent of the inconsistency, and the rest of these Terms continues in full force.

- 18.1 Priority.** The protections granted to Consumers by Applicable Consumer Law take precedence over any conflicting provision of these Terms.
- 18.2 No waiver.** A Consumer cannot waive their non-waivable statutory rights, and Noblix does not seek to procure any such waiver. Any clause in these Terms that purports to do so is, to that extent, void.
- 18.3 Severability of unenforceable consumer-affecting provisions.** If any clause of these Terms is found unenforceable when applied to a Consumer, that clause is replaced by the closest enforceable equivalent, and the remaining clauses continue to apply.
- 18.4 Business Customers.** Sections 8.2, 8.3, 10.1, 10.2, 10.3, 11, and 17.5 apply in full to Business Customers and are not modified by this Section 18.

19. Region-Specific Provisions

This Section sets out additional provisions that apply if you are a Consumer resident in the country or region named. Where a provision in this Section conflicts with another provision of these Terms, this Section prevails for the relevant Consumer.

19.1 United States

- These Terms do not affect your rights under the Federal Trade Commission Act, state consumer-protection statutes, the Magnuson-Moss Warranty Act, or applicable state cooling-off laws.
- Californian residents have additional rights under the CCPA/CPRA — see the Privacy Policy.
- Disputes may be subject to applicable state arbitration and class-action rules. Where a court finds an arbitration or class-waiver clause unenforceable, the rest of these Terms remains in full force.

19.2 European Union & European Economic Area

- You have a statutory right to withdraw within 14 calendar days of purchase under the EU Consumer Rights Directive 2011/83/EU, subject to the loss-of-right rules in Section 9.6 for digital content/services where you have given express consent to immediate performance.
- You retain all rights under the Consumer Sales Directive (EU) 2019/771, the Digital Content and Digital Services Directive (EU) 2019/770, the Unfair Contract Terms Directive 93/13/EEC, the GDPR, and the EU AI Act, where applicable.
- You may use the European Commission's online dispute-resolution platform: <https://ec.europa.eu/consumers/odr>.
- You may bring proceedings in the courts of your place of residence and rely on the consumer-protection law of your home country.

19.3 United Kingdom

- You retain all rights under the Consumer Rights Act 2015, the Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013, the UK GDPR, and the Unfair Terms in Consumer Contracts provisions.
- You have a statutory right to cancel within 14 calendar days of purchase, subject to the loss-of-right rules in Section 9.6 where applicable.
- You may bring proceedings in the courts of your place of residence.

19.4 Australia

- Our goods and services come with guarantees that cannot be excluded under the Australian Consumer Law (ACL), Schedule 2 of the Competition and Consumer Act 2010 (Cth).
- For major failures with the Product, you are entitled to a refund or replacement and compensation for any other reasonably foreseeable loss or damage.
- You are also entitled to have the Product repaired or replaced if the Product fails to be of acceptable quality and the failure does not amount to a major failure.
- Nothing in these Terms excludes or limits your rights under the ACL or the Privacy Act 1988 (Cth).

19.5 Canada

- You retain all rights under federal law (including PIPEDA and the Competition Act) and your provincial consumer-protection legislation.

- Quebec residents: pursuant to the Charter of the French Language (Bill 96) and Quebec's Consumer Protection Act, you may request a French version of these Terms by contacting operations@noblixltd.com. Quebec's Law 25 governs the processing of your personal data.
- Provincial cooling-off, refund, and warranty rights apply where mandated by your province of residence.

20. Miscellaneous

- 20.1 Entire Agreement.** These Terms (together with the Privacy Policy and any order confirmation) constitute the entire agreement between the Client and Noblix regarding the Product and supersede any prior or contemporaneous communications.
- 20.2 Severability.** If any provision of these Terms is found unenforceable, that provision will be modified to the minimum extent necessary to make it enforceable, and the remaining provisions will remain in full force.
- 20.3 No Waiver.** Failure or delay by Noblix to enforce any right or provision under these Terms does not constitute a waiver.
- 20.4 Assignment.** The Client may not assign these Terms without Noblix's prior written consent. Noblix may assign these Terms in connection with a merger, acquisition, restructuring, or sale of assets, provided the Client's rights are not materially diminished.
- 20.5 Notices.** Notices to Noblix must be sent in writing to operations@noblixltd.com. Noblix may give notice to the Client via the email address used at purchase.
- 20.6 Language.** These Terms are written in English. Where a translation is provided for convenience, the English version prevails, except where Applicable Consumer Law requires otherwise (for example, French in Quebec or the Consumer's national language in certain EU jurisdictions).
- 20.7 Headings.** Headings are for convenience only and do not affect interpretation.

ACKNOWLEDGEMENT

By purchasing, accessing, or using the Product, the Client confirms that they have read, understood, and accepted these Terms and Conditions in full and without reservation — subject always to any non-waivable rights granted by Applicable Consumer Law.