

Tekspad Terms and Conditions

Effective Date: 26/5/2025

Welcome to Tekspad. These Terms and Conditions ("Terms") govern your use of our services, products, content, and websites, including but not limited to AI-generated reports, tool guides, chat-based services, and digital subscriptions offered to both individual and enterprise users.

By accessing or using our services, you agree to be bound by these Terms. If you do not agree, do not use our services.

1. Use of Services

Tekspad offers:

- Subscription-based AI industry investment insight reports for individual users.
- Subscription-based AI tool guides for enterprise users and executives.
- Access to AI-powered chat assistants designed to answer questions based on Tekspad content.

All content provided is for general informational purposes only.

2. No Financial or Investment Advice

Important Disclaimer:

- Tekspad does not provide financial, investment, legal, tax, or accounting advice.
- All content, including reports, guides, summaries, chat-based insights, and interactive features, is for informational purposes only and should not be considered as professional or financial advice.
- No information presented by Tekspad constitutes a recommendation to buy, sell, or hold any financial instruments or securities.

Clients are solely responsible for any investment decisions they make and are strongly encouraged to conduct their own research and consult a licensed financial advisor or other qualified professional before making any financial decision. Clients who lack enough sophistication and proper knowledge about investing are highly recommended **not** to use Tekspad's products for investing purposes.

3. Limitation of Liability

By using Tekspad's services, you acknowledge and agree that:

- Neither Tekspad, its founders, contributors, freelancers, nor third-party collaborators are liable for any actions taken based on the content we provide.
- Tekspad and its stakeholders are not responsible for any financial losses, damages, or underperformance resulting from:
 - The use or misuse of any tools or platforms recommended by Tekspad.
 - Misapplication or improper implementation of AI tools described in our content.
 - Any inaccuracies or limitations in third-party tools or services referenced in our materials.
- Tekspad is not liable for any decisions made by clients based on information provided through our reports or AI chat assistants.

4. Confidentiality & Non-Compete

1. **Non-Disclosure Commitment.** Tekspad acknowledges that it may receive or have access to proprietary or confidential information—including but not limited to source code, datasets, designs, business processes, or product road-maps—provided by Users, Developers, or other Contributors (“Confidential Information”). Tekspad will **not disclose, sell, license, or otherwise share any Confidential Information** with third parties—including competitors—without the express written consent of the disclosing party, except where required by law.
2. **Automatic NDA.** By accepting these Terms & Conditions, both the disclosing party and Tekspad agree that an enforceable **Non-Disclosure Agreement (NDA) is deemed to be in full force and effect**, effective immediately upon the date the Confidential Information is first shared with Tekspad. This NDA applies whether or not a separate signed document exists.
3. **Data Handling & Security.** Tekspad shall use commercially reasonable safeguards (technical, administrative, and physical) to protect Confidential Information from unauthorized access, disclosure, or misuse. Access will be limited to personnel or

subcontractors who have a legitimate need-to-know and who are bound by equivalent confidentiality obligations.

4. **Limited Non-Compete (12 Months).** Tekspad, including its founder(s), employees, contractors, and affiliated entities, **will not intentionally develop, launch, or commercially offer a tool, service, or product that is substantially similar to, or directly competitive with, the Confidential Information provided** for a period of **twelve (12) months** beginning on the date such Confidential Information was first disclosed. This non-compete obligation does not apply to:
 - a. Products or services that were already under documented development by Tekspad prior to disclosure;
 - b. Generic or widely available industry solutions that are independently developed without reference to Confidential Information; or
 - c. Features required to service Tekspad's existing customer base where no reasonable alternative exists.
5. **Return or Destruction.** Upon written request, Tekspad will promptly return or permanently destroy all tangible forms of Confidential Information in its possession, except where retention is required by applicable law or for automated back-ups that are securely maintained and eventually purged in the ordinary course of business.

5. Accuracy and Timeliness of Content

While Tekspad strives to provide accurate, current, and useful information:

- All information is provided “as is” and “as available” without warranties of any kind, express or implied.
- Content may become outdated due to the fast-changing nature of the AI industry.
- Tekspad is not obliged to inform clients when a tool or service we previously recommended is deemed obsolete, underperforming, or no longer meets industry standards.

6. Subscription and Payment Terms

- Subscription fees are billed on a monthly or annual basis, depending on the plan you select.

- You may cancel your subscription at any time. Cancellations take effect at the end of your current billing cycle.
 - No refunds are provided for partial months or unused portions of the service.
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7. Intellectual Property

All Tekspad content, including reports, guides, branding, and AI-generated material, is protected by copyright and intellectual property laws. You may not redistribute, resell, or publicly share paid content without explicit permission.

8. Privacy and Data

Tekspad respects your privacy. Please refer to our Privacy Policy for how we collect, store, and use your information.

9. Modifications to These Terms

Tekspad reserves the right to update or modify these Terms at any time. Clients will be notified of material changes.

10. Governing Law

These Terms are governed by the laws of the jurisdiction in which Tekspad is incorporated. Any disputes shall be resolved in the appropriate courts of that jurisdiction.

11. Contact Us

For questions regarding these Terms, email: info@tekspad.com

By using our services, you acknowledge that you have read, understood, and agreed to these Terms and Disclaimers.

Tekspad Privacy Policy

Effective Date: 26/5/2025

At Tekspad, we value your privacy and are committed to protecting your personal data. This **Privacy Policy** explains how we collect, use, store, and safeguard your information when you use our website, services, or products.

1. Information We Collect

We may collect the following types of information:

a. Personal Information:

- Name, age, gender, address, profession, martial status
- Email address
- Payment information (processed securely via third-party payment processors)
- Company name and job title (for enterprise users)
- Investment portfolio size.

b. Usage Information:

- IP address
- Browser type
- Device information
- Pages visited and actions taken on our website

c. Subscription and Communication Data:

- Your subscription preferences
 - Emails opened and links clicked
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2. How We Use Your Information

We use the data collected to:

- Provide and manage your subscription
 - Deliver AI reports, tools, and content
 - Send newsletters, alerts, and updates (only with your consent)
 - Improve our services and user experience
 - Respond to your inquiries and support requests
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3. Data Sharing and Disclosure

Tekspad does **not** sell, rent, or share your personal data with third parties for marketing purposes.

We may share your data with trusted third-party providers who assist with:

- Payment processing (e.g., Stripe, PayPal)
- Email delivery (e.g., Mailchimp, Brevo, Google)
- Analytics (e.g., Google Analytics)

All third parties are required to adhere to data protection standards and may only use your data for specified purposes.

4. Data Retention

We retain your information as long as:

- Your subscription is active
- Needed for legal or business purposes

You may request deletion of your data at any time by contacting us at [Insert Email].

5. Cookies and Tracking Technologies

We use cookies and similar technologies to:

- Improve website performance
- Understand user behavior
- Personalize your experience

You can control cookie settings through your browser preferences.

6. Your Rights

You have the right to:

- Access your personal data
- Correct inaccurate data
- Request deletion of your data
- Withdraw consent at any time

To exercise any of these rights, contact us at [Insert Email].

7. Data Security

We take appropriate technical and organizational measures to protect your data against unauthorized access, disclosure, or loss.

However, no system is 100% secure, and you use our services at your own risk.

8. Third-Party Links

Our website or content may contain links to third-party websites or tools. Tekspad is not responsible for the privacy practices or content of those third-party services.

9. Changes to This Policy

We may update this Privacy Policy from time to time. You will be notified of any significant changes via email or website notice.

10. Contact Us

If you have questions about this Privacy Policy or your data, contact us at:
info@tekspad.com

By using our services, you consent to the collection and use of your data as described in this Privacy Policy.