

TERMS AND CONDITIONS

of ASKPPL LLC d/b/a “Rlyme”

Effective Date: 5th December 2025

INTRODUCTION AND OVERVIEW

These Terms and Conditions (“Terms”) govern your access to and use of the platform, tools, and services made available by ASKPPL LLC, a Delaware limited liability company doing business as “Rlyme” (“Rlyme,” “we,” “us,” or “our”). By choosing to use or access www.rlyme.com, its related subdomains, or any associated progressive web application, you are entering into a binding legal agreement with us.

Rlyme is a creator–monetization platform that enables independent creators, coaches, and entrepreneurs (“Creators”) to offer digital products, paid conversation-based offerings, and service-based engagements directly to their audiences. We provide the underlying software infrastructure—storefront tools, communication interfaces, integrations, analytics, and subscription-based access—but **we do not create, sell, endorse, or control any Creator Content, Digital Products, Paid Conversations, or Services**. All transactions on the Platform occur exclusively between the Creator and the purchasing user (“Buyer”), with funds flowing directly into the Creator’s connected Stripe account. **We are not the merchant of record or party to those transactions.**

By using the Service, you acknowledge and agree that:

1. **You accept these Terms in full** and will comply with them.
2. **You accept our Privacy Policy and Cookies Policy**, which explain how we collect, use, store, and protect personal information, and which form part of these Terms.
3. **If you do not agree to these Terms or the incorporated policies, you may not access or use the Service.**
4. If you are using the Service on behalf of an organization, **you represent and warrant that you have authority to bind that entity**, and all responsibilities and obligations under these Terms apply to that entity.
5. The Service is intended for adults. **Creators must be at least 18 years of age**. Buyers under 18 may only use limited portions of the Service with verified parental or guardian oversight.

These Terms contain important information about your rights, obligations, and limitations when using Rlyme, including restrictions on liability and **mandatory dispute resolution provisions**. Please read them carefully.

1. Definitions and Interpretation

1.1 **“Account”** means a registered account on the Service.

1.2 **“Buyer”** means any user who purchases or attempts to purchase Digital Products, Paid Conversations, or Services from a Creator through the Service.

1.3 **“Creator”** (also referred to as “Seller”) means an independent individual or entity that uses the Service to offer, market, and sell Digital Products, Paid Conversations, or Services to Buyers, and that connects its own Stripe account to receive payments.

1.4 “**Creator Content**” means any content, information, products, materials, or communications created, uploaded, posted, transmitted, provided, or otherwise made available by a Creator through or in connection with the Service, including but not limited to Digital Products, messages, videos, guides, templates, and coaching content.

1.5 “**Digital Products**” means intangible, digital goods or content (such as guides, templates, PDFs, files, or online resources) sold by a Creator to a Buyer via the Service.

1.6 “**Paid Conversations**” means Q&A, chat-based offers, DM-style access, or other message-based interactions sold by Creators to Buyers via the Service’s messaging interface or other linked communication channels.

1.7 “**Services**” means non-digital, non-downloadable services offered by Creators, including but not limited to coaching, consulting, mentorship, 1:1 calls, group calls, workshops, or similar offerings, whether conducted through third-party tools (e.g., Zoom, Google Meet) or otherwise.

1.8 “**Stripe**” means the third-party payment processing platform made available by Stripe, Inc. or its affiliates, which Creators use to receive payments from Buyers.

1.9 “**Subscription**” means a paid subscription plan offered by Rllyme (e.g., monthly, yearly, or lifetime) that provides Creators with access to the Service and its features.

1.10 “**User**” means any individual or entity that accesses or uses the Service in any capacity, including Creators and Buyers.

1.11 “**Referral Program**” means Rllyme’s program that allows certain users to receive commissions when referred users purchase eligible Subscription plans, as further described in Section 9.

1.12 “**Terms**” means these Terms and Conditions, as updated from time to time.

1.13 **Interpretation.** Headings are for convenience only and do not affect interpretation. Words in the singular include the plural and vice versa. References to “including” mean “including without limitation.”

2. Acceptance of Terms

2.1 **Binding Agreement.** By accessing or using the Service, creating an Account, or clicking “I agree,” “Sign up,” or similar, you acknowledge that you have read, understood, and agree to be bound by these Terms. If you do not agree, you must not use the Service.

2.2 **Authority.** If you use the Service on behalf of a company or other legal entity, you represent and warrant that you have authority to bind that entity, and “you” and “your” will refer to that entity.

2.3 **Incorporated Policies.** These Terms incorporate by reference Rllyme’s **Privacy Policy**, **Cookies Policy**, and any other policies or guidelines referenced on the Service (collectively, the “Policies”), as updated from time to time.

2.4 **Updates to Terms.** We may modify these Terms at any time in our sole discretion. We will provide notice of material changes by updating the “Effective Date” above and/or through the Service or email. Your continued use of the Service after changes become effective constitutes your acceptance of the revised Terms. If you do not agree, you must stop using the Service and close your Account.

3. Eligibility and Account Registration

3.1 **Minimum Age – Creators.** Creator Accounts are strictly limited to individuals who are at least eighteen (18) years of age and have full legal capacity to enter into binding contracts. By registering as a Creator, you represent and warrant that you meet this requirement.

3.2 Buyers and Minors.

- (a) The Service is generally intended for individuals at least eighteen (18) years old.
- (b) If you are under 18, you may access certain Buyer functionalities only with the express consent and under the supervision of a parent or legal guardian who is the holder of the payment method used. In such cases, the parent/guardian is the “User” for purposes of these Terms and is fully responsible for all activity on the Account.
- (c) Rllyme does not knowingly permit minors to create Creator Accounts or to purchase certain sensitive categories of Services (e.g., medical, legal, financial, or mental-health-related consultation) without appropriate adult supervision.

3.3 Account Registration. To access certain features, you must create an Account, provide accurate and complete information, and keep such information up to date. You agree not to impersonate any person or entity or misrepresent your identity.

3.4 Account Security. You are responsible for maintaining the confidentiality of your login credentials and for all activities under your Account. You must immediately notify us of any unauthorized access or suspected security breach. Rllyme is not liable for any loss or damage arising from your failure to safeguard your Account.

3.5 Single Account; No Transfers. You may not sell, transfer, or assign your Account or any Account rights. We may refuse registration or cancel an Account at our sole discretion where permitted by law.

4. Description of the Service

4.1 Software Platform Only. Rllyme is a software-as-a-service platform that provides tools allowing Creators to:

- (a) set up a personalized page (a “Rllyme Page”);
- (b) offer and sell Digital Products, Paid Conversations, and Services;
- (c) connect their own Stripe account to receive payments directly from Buyers;
- (d) communicate with Buyers via messaging tools; and
- (e) access analytics, referral tools, and related features.

4.2 No Marketplace Ownership of Products. Rllyme does not create, own, control, endorse, or sell Creator Content, Digital Products, Paid Conversations, or Services. All such offerings are provided solely by Creators, who act independently.

4.3 No Professional Services by Rllyme. Rllyme does not provide legal, financial, medical, health, psychological, fitness, or other professional services or advice. Any such content is provided by Creators and is their sole responsibility.

4.4 Changes to Features. We may add, remove, or modify features or functionalities of the Service at any time, including free or paid features, trial programs, and promotional offerings, where permitted by law.

5. Marketplace Structure and Roles

5.1 Creators as Merchants of Record.

- (a) For all purchases of Digital Products, Paid Conversations, or Services, the Creator, and not Rllyme, is the seller and **merchant of record**.
- (b) Payments are processed via Stripe and deposited directly into the Creator’s connected Stripe account.

5.2 Rllyme Not a Party to Transactions.

- (a) All transactions, contracts, and relationships for Digital Products, Paid Conversations, or Services are solely between the Creator and the Buyer.

(b) Rllyme is **not** a party to any agreement between a Creator and Buyer, does not represent either party, and has no control over or responsibility for the quality, safety, timing, legality, or delivery of any Creator Content or Services.

5.3 No Fiduciary or Agency Relationship.

- (a) Creators are independent contractors, not employees, agents, or partners of Rllyme.
- (b) Nothing in these Terms creates any partnership, joint venture, agency, franchise, or employment relationship between Rllyme and any User.

5.4 Disputes Between Users. Disputes regarding Creator Content, pricing, refundability, delivery, or quality are solely between Creator and Buyer. While Rllyme may, in its discretion, provide tools or limited assistance, Rllyme has no obligation to mediate or resolve such disputes.

5.5 Neutral Platform; No Publisher Liability.

Rllyme is a neutral software platform and does not control, curate, pre-approve, or otherwise shape the content or communications of Creators or Buyers. Creators are solely responsible for all statements, representations, promises, claims, advice, or information they provide. Rllyme is not the publisher or speaker of any Creator Content for purposes of U.S. law (including 47 U.S.C. § 230) or any similar safe-harbor framework.

Rllyme shall not be liable for:

- defamation or reputational harm arising from Creator Content,
- alleged professional negligence by Creators,
- misleading, fraudulent, or inaccurate statements made by Users, or
- any damages arising from reliance on Creator Content.

Creators and Buyers use the Service with full understanding that Rllyme does not verify or endorse any Creator Content.

6. Creator Accounts and Obligations

6.1 Creator Responsibility. Creators are solely responsible for:

- (a) creating and describing their offerings accurately and clearly;
- (b) delivering Digital Products and performing Services in a timely and professional manner;
- (c) responding to Paid Conversations within any promised timeframe;
- (d) setting pricing, refund policies (to the extent allowed by law and Stripe), and terms of engagement with Buyers; and
- (e) complying with all applicable laws, regulations, and industry standards.

6.2 Compliance with Laws. Creators must comply with, without limitation, consumer protection laws, advertising laws, unfair competition laws, privacy and data protection laws (for data they handle), tax laws (including sales/VAT where applicable), and any regulations governing their professional field (e.g., health, therapy, financial, or legal services).

6.3 Professional and Regulated Activities.

- (a) Creators who provide content related to health, fitness, wellness, mental health, legal, financial, or similar fields must clearly disclose their qualifications (or lack thereof) and include appropriate disclaimers that their content is for informational purposes only and not a substitute for professional care.
- (b) Creators may not falsely represent that they are licensed or qualified professionals where they are not.

6.4 Stripe Connection. To receive payments, Creators must:

- (a) create and maintain a compliant Stripe account;
- (b) connect their Stripe account to Rllyme; and
- (c) comply with all Stripe terms, policies, and restricted business rules.

6.5 Indemnity for Creator Content and Conduct. Creators agree to indemnify and hold harmless Rllyme from any claims, losses, or liabilities arising from Creator Content, products, Services, conduct, or any violation of these Terms or applicable law (see Section 23).

7. Buyer Accounts and Purchases

7.1 Buyer Acknowledgements. Buyers acknowledge and agree that:

- (a) they are purchasing from Creators, not from Rllyme;
- (b) Creator, not Rllyme, is responsible for fulfilling Digital Products, Paid Conversations, and Services;
- (c) any reliance on Creator Content or advice is at their own risk; and
- (d) Rllyme does not guarantee results, outcomes, or specific experiences.

7.2 License-Only Access. Unless otherwise expressly stated by the Creator, Buyers typically receive a **limited, non-exclusive, non-transferable, revocable license** to access and use purchased Digital Products for personal, non-commercial use only. Buyers may not reproduce, distribute, resell, or publicly perform or display Creator Content without express permission.

7.3 No Resale or Unauthorized Sharing. Buyers must not share purchased Creator Content publicly or with third parties, upload it to public websites, or repackage it as their own.

7.4 Refunds and Cancellations.

- (a) Refunds for purchases of Digital Products, Paid Conversations, or Services (not Subscriptions) are governed by the Creator's own policies, to the extent compliant with applicable law and Stripe policies.
- (b) Rllyme does not process or control such refunds, and is not responsible for any failure by a Creator to issue a refund.

7.5 Chargebacks. Buyers must not initiate unjustified chargebacks. If a Buyer initiates a chargeback, they may be required to provide information reasonably requested by Rllyme or Stripe. Excessive or fraudulent chargebacks may result in account suspension.

7.6 No Verification or Endorsement of Creator Claims.

Rllyme does not verify, investigate, monitor, validate, or guarantee any Creator representations, qualifications, expertise, advice, pricing, performance, promises, or stated outcomes.

Creators alone are responsible for ensuring that:

- their statements are accurate and lawful;
- their claims are substantiated;
- their content complies with advertising, consumer protection, and professional-practice laws.

Rllyme disclaims all responsibility and liability for any Creator's claims, guarantees, statements, or representations.

8. Payments, Billing, and Subscription Plans

8.1 Subscriptions for Creators. Creators must maintain an active paid Subscription (monthly, yearly, lifetime, or other plan) to keep their Rllyme Page and associated features live.

8.2 Subscription Fees.

- (a) Subscription fees, features, and plan names are described on the Service and may be updated from time to time.
- (b) You authorize Rllyme to charge your designated payment method for the applicable Subscription fee and any applicable taxes.

8.3 Auto-Renewals. Unless otherwise indicated, Subscription plans automatically renew at the end of each billing period at the then-current rate until cancelled. You may cancel through your Account settings, subject to any notice requirements described on the Service.

8.4 Non-Refundability. Except where required by applicable law, Subscription fees (including any pre-paid amounts) are **non-refundable** and **non-creditable**, including in cases of cancellation, downgrade, or termination.

8.5 Price Changes. Rllyme may change Subscription pricing or structure at any time, with notice where required by law. Changes will apply to subsequent billing periods, not retroactively.

8.6 Taxes. You are responsible for all taxes associated with your Subscriptions and with Creator sales (where you are a Creator). Rllyme may charge applicable taxes when required.

8.7 Failure to Pay. If you fail to pay Subscription fees when due, Rllyme may suspend or terminate your Account, remove or disable access to your Rllyme Page, and/or restrict your use of the Service.

9. Referral Program

9.1 Program Overview. Rllyme may operate a Referral Program that allows eligible users (“Referrers”) to earn commissions when they refer new users who purchase eligible Subscription plans.

9.2 Qualifying Referrals. A “Qualifying Referral” occurs when:

- (a) a new user signs up to Rllyme using the Referrer’s unique referral link or code;
- (b) that user purchases an eligible Subscription plan (e.g., the base Launchpad plan, as designated by Rllyme); and
- (c) the payment successfully clears and is not refunded, disputed, or charged back within the applicable cancellation window.

9.3 Commission Structure.

(a) For each Qualifying Referral, the Referrer may be eligible to receive **twenty-five percent (25%)** of the net Subscription fee paid by the referred user for the eligible base plan (e.g., Launchpad), unless a different percentage is specified on the Service at the time.

(b) Not all Subscription plans or promotions are commission-eligible. Rllyme may specify eligible plans on the Service.

9.4 Payment Timing. Referral payouts are generally issued on a **Net 5 days** basis after the referred user’s Subscription payment clears, to allow for cancellation windows, refund processing, and settlement of Stripe balances.

9.5 Active Subscription Requirement. To earn and receive ongoing Referral commissions, the Referrer must:

- (a) maintain an active paid Subscription with Rllyme; and
- (b) remain in good standing and comply with these Terms. If a Referrer’s Subscription lapses or Account is terminated, referral earnings may pause or be forfeited, at Rllyme’s discretion and subject to applicable law.

9.6 Fraud, Abuse, and Invalid Activity. Rllyme may, in its sole discretion, withhold, reduce, or cancel Referral payouts and/or terminate participation in the Referral Program if it suspects fraud, self-referrals, manipulation, abuse, violation of these Terms, or any conduct that undermines the integrity of the program.

9.7 Program Changes. Rllyme may alter, suspend, or discontinue the Referral Program, including commission rates, eligibility criteria, and payout methods, at any time with or without notice, subject to applicable law.

9.8 FTC Endorsement Rules. Referrers must comply with all applicable advertising and endorsement regulations, including U.S. Federal Trade Commission (FTC) guidelines. Referrers must clearly and conspicuously disclose any referral relationship and the possibility of earning commissions when promoting Rllyme.

10. Payment Processing and Third-Party Processors

10.1 Stripe Relationship. Payments between Buyers and Creators are processed via Stripe, a third-party payment processor. By using the Service, Creators and Buyers agree to be bound by Stripe's terms and policies in addition to these Terms.

10.2 No Custody of Creator Earnings. Rllyme does not hold or custody Creator earnings from Buyer purchases; funds flow directly from Buyers to Creators' Stripe accounts, less any Stripe fees.

10.3 Subscription Billing. Subscription fees payable to Rllyme may also be processed via Stripe or other third-party payment providers. Rllyme does not store full credit card numbers.

10.4 Payment Data. Your use of payment methods and related data is subject to our Privacy Policy and the relevant third-party processor's terms. Rllyme is not responsible for errors or security incidents attributable to third-party processors.

11. User Content and Intellectual Property

11.1 User Content. "User Content" includes any content provided, uploaded, posted, or otherwise made available by any User through the Service, including Creator Content, messages, profile information, images, videos, audio, text, and feedback.

11.2 Ownership of Creator Content. Subject to the licenses granted in these Terms, Creators retain all rights, title, and interest in and to their Creator Content.

11.3 User Representations. You represent and warrant that:

- (a) you own or have all necessary rights to your User Content;
- (b) your User Content and its use on the Service do not infringe any third-party rights, including intellectual property, privacy, or publicity rights; and
- (c) your User Content complies with these Terms and all applicable laws.

11.4 Responsibility for User Content. Rllyme is not responsible for and does not endorse any User Content. You acknowledge that you may be exposed to User Content that is inaccurate, incomplete, misleading, or offensive, and you agree that Rllyme will not be liable for any harm arising from User Content.

12. License to Rllyme

12.1 License Grant. By submitting or making available User Content on or through the Service, you grant Rllyme a worldwide, non-exclusive, royalty-free, sublicensable, transferable license to host, store, use, reproduce, adapt, modify, publish, translate, create derivative works (for formatting, promotion, or technical purposes), publicly perform, publicly display, and distribute such User Content solely for:

- (a) operating, maintaining, and improving the Service;
- (b) providing the Service's features and functionalities; and
- (c) marketing and promoting the Service, including showcasing Creators and example use cases (where permitted by applicable law and, where required, subject to your consent).

12.2 Duration of License. This license continues for as long as your User Content is available on the Service and for a commercially reasonable time thereafter to allow for backups, archival, dispute resolution, and enforcement.

13. Licenses Granted to Buyers

13.1 Limited License. Unless otherwise expressly agreed in writing by the Creator and Buyer, Buyers receive a limited, non-exclusive, non-transferable, revocable license to access and use purchased Digital Products and Creator Content for personal, non-commercial purposes only.

13.2 Restrictions. Buyers may not:

- (a) copy, reproduce, or distribute Creator Content except as expressly allowed;
- (b) share logins or access with others;
- (c) resell, sublicense, or exploit Creator Content commercially;
- (d) remove any proprietary notices; or
- (e) use Creator Content for any unlawful or infringing purpose.

13.3 Termination of License. The license to Creator Content may terminate if:

- (a) you violate these Terms or the Creator's additional terms;
- (b) the Creator lawfully revokes access pursuant to their own policies; or
- (c) your Account is suspended or terminated.

14. Prohibited Uses and Content Standards

14.1 Prohibited Content. You must not use the Service to create, upload, post, or distribute any content that:

- (a) is illegal or promotes illegal activity;
- (b) involves or depicts minors in any sexualized or exploitative context;
- (c) constitutes hate speech, harassment, or threats;
- (d) promotes violence or self-harm;
- (e) contains fraudulent, deceptive, or misleading claims, including financial or health-related claims;
- (f) infringes any intellectual property or proprietary rights;
- (g) violates any third-party privacy or publicity rights;
- (h) violates Stripe's restricted business categories; or
- (i) otherwise violates applicable law or these Terms.

14.2 Prohibited Activities. You must not:

- (a) attempt to circumvent security features or access the Service other than through authorized means;
- (b) engage in scraping, data harvesting, or automated use of the Service except as explicitly permitted;
- (c) interfere with or disrupt the Service or servers;
- (d) reverse engineer or attempt to discover the source code of the Service; or
- (e) use the Service for any purpose competitive with Rllyme, including building a similar service.

14.3 Compliance with Stripe Restrictions. Creators must ensure that their offerings comply with Stripe's restricted business and prohibited activities rules. Rllyme may remove or disable content, or suspend accounts, to maintain compliance.

14.4 Dangerous, High-Risk, and Prohibited Creator Activities.

Creators are strictly prohibited from offering, promoting, or providing any Digital Products, Paid Conversations, Services, or advice in any of the following categories, whether explicitly or implicitly:

- (a) **Medical, clinical, therapeutic, psychiatric, or psychological treatment**, including diagnosis, prescriptions, crisis intervention, or any claim of treating health conditions.
- (b) **Mental-health counseling**, trauma counseling, addiction treatment, suicide-related advice, or

regulated psychological services.

- (c) **Legal services**, legal representation, legal drafting, or any claim of giving binding legal advice.
- (d) **Financial, investment, securities, or trading advice**, including forecasts, profit guarantees, “get-rich” programs, or any regulated financial activity.
- (e) **Weight-loss, supplement, wellness, or fitness claims** that promise or imply guaranteed outcomes or unverified medical benefits.
- (f) **Sexual content, escorting, adult services, sexual coaching, fetish content, sugar-dating, or any solicitation of romantic or sexual relationships.**
- (g) **Any use of minors**, including advice relating to minors in sensitive contexts, depiction of minors in potentially exploitative settings, or any content involving a person under 18 without lawful parental authorization.
- (h) **Illegal, dangerous, or highly regulated industries**, including weapons, narcotics, gambling, cryptocurrency investments with guaranteed returns, hacking, fraud, or any activity restricted under applicable law or Stripe policies.
- (i) **Any content or activity that, in Rllyme’s judgment, creates unreasonable legal, operational, or reputational risk.**

Creators assume all legal responsibility for compliance. Rllyme may remove or disable content or suspend accounts at any time to enforce this section.

15. Professional and Sensitive Categories Disclaimer

15.1 No Professional Advice by Rllyme. Rllyme does not provide medical, mental health, legal, financial, tax, investment, or other professional advice. Any content accessed through the Service is for informational and educational purposes only and is not a substitute for professional advice tailored to your situation.

15.2 Creators’ Responsibility. Creators providing content in sensitive or regulated fields must ensure that:

- (a) they comply with all applicable licensing and regulatory requirements;
- (b) they clearly state the nature and limitation of their advice; and
- (c) they do not provide diagnosis, treatment, or professional services where prohibited.

15.3 No Guarantee of Outcomes. Neither Rllyme nor any Creator guarantees specific outcomes, results, or earnings. You use Creator Content and Services at your own discretion and risk.

16. Communications, Messaging, and Community Conduct

16.1 Paid Conversations and Messages. Creators may offer Paid Conversations via chat or message-based tools provided by the Service. Creators and Buyers agree to:

- (a) communicate respectfully;
- (b) refrain from harassment, bullying, or abusive language; and
- (c) not solicit or send illegal or prohibited content.

16.2 Off-Platform Communications. If Users choose to communicate off-platform (e.g., via email, messaging apps, or third-party platforms), they do so at their own risk. Rllyme is not responsible for off-platform communications or conduct.

16.3 Monitoring. Rllyme is not obligated to monitor User communications, but may review or access communications where permitted by law for security, enforcement, or support purposes.

16.4 Reporting Violations. Users may report content or conduct that violates these Terms via the contact methods provided on the Service. Rllyme may, in its discretion, remove content or take enforcement action.

16.5 Off-Platform Communications.

If any User (Creator or Buyer) chooses to communicate, transact, meet, or interact outside the Service—including through WhatsApp, Instagram, Zoom, email, phone, or in-person meetings—such interactions occur entirely at the User's own risk.

Rllyme has no control over, and assumes no responsibility for:

- harassment, harm, fraud, coercion, misconduct, or abuse occurring off-platform;
- payments made outside the Service;
- agreements formed outside the Service; or
- any injury, loss, or damage resulting from off-platform conduct.

Rllyme has no obligation to investigate off-platform interactions.

17. Third-Party Services and External Tools

17.1 External Services. The Service may integrate with or link to third-party services (e.g., Stripe, Zoom, Google Meet, email providers, analytics tools). Your use of such services is governed by their own terms and privacy policies.

17.2 No Endorsement or Control. RLlyme does not control and is not responsible for third-party services. Links or integrations do not imply endorsement.

17.3 Third-Party Issues. RLlyme is not responsible for:

- (a) downtime or unavailability of third-party services;
- (b) errors or failures in payments attributable to third-party processors; or
- (c) any damage or loss caused by third-party services.

18. DMCA and Copyright Infringement Policy

18.1 DMCA Compliance. RLlyme respects intellectual property rights and expects Users to do the same. It is our policy to respond to clear notices of alleged copyright infringement that comply with the U.S. Digital Millennium Copyright Act (“DMCA”).

18.2 Takedown Notices. If you believe that content on the Service infringes your copyright, you may submit a notice containing:

- (a) your physical or electronic signature;
- (b) identification of the copyrighted work claimed to have been infringed;
- (c) identification of the material claimed to be infringing and information sufficient to locate it;
- (d) your contact information;
- (e) a statement that you have a good-faith belief that the use is not authorized; and
- (f) a statement that the information in the notice is accurate and, under penalty of perjury, that you are the copyright owner or authorized agent.

18.3 DMCA Agent. RLlyme's designated DMCA agent contact details will be provided in the Service's DMCA policy and may be updated from time to time.

18.4 Counter-Notices. If your content is removed due to a DMCA notice and you believe this was in error, you may submit a counter-notice in accordance with the DMCA.

18.5 Repeat Infringers. RLlyme may, where appropriate and in its sole discretion, terminate Users who are repeat infringers.

18.6 False or Abusive DMCA Notices.

Submitting a knowingly false, misleading, or bad-faith DMCA takedown notice or counter-notice is prohibited. Any User who submits an abusive or fraudulent copyright claim shall be liable for all

damages, costs, and attorneys' fees incurred by Rllyme or any affected User. Rllyme may suspend or terminate any User who abuses the DMCA process or attempts to weaponize copyright complaints against others.

19. Term, Suspension, and Termination

19.1 Term. These Terms remain in effect for as long as you use the Service or maintain an Account.

19.2 Suspension or Termination by Rllyme. Rllyme may suspend, limit, or terminate your access to all or part of the Service, or remove your User Content, at any time with or without notice, if it reasonably believes that:

- (a) you violated these Terms or any applicable law;
- (b) your conduct exposes Rllyme or others to risk;
- (c) you engage in refund abuse, fraudulent chargebacks, or suspected fraud;
- (d) you infringe intellectual property rights; or
- (e) you fail to pay any Subscription fees when due.

19.3 Termination by You. You may terminate your Account at any time via the Service or by contacting us, subject to any minimum commitment or cancellation terms applicable to your Subscription.

19.4 Effect of Termination. Upon termination:

- (a) your right to use the Service ceases;
- (b) we may deactivate or delete your Account and related information, subject to legal and business retention requirements;
- (c) certain provisions of these Terms that by their nature should survive (including payment obligations, intellectual property, disclaimers, limitations of liability, and dispute resolution provisions) shall survive.

19.5 Platform Governance and Enforcement Rights.

Rllyme may, in its sole and absolute discretion, and without obligation to provide notice, justification, or an opportunity to appeal, take any action it deems necessary to protect the Service, Users, or its business interests. Such actions may include:

- (a) removing or restricting content;
- (b) suspending, throttling, or terminating accounts;
- (c) freezing, pausing, or delaying payouts;
- (d) requiring identity or eligibility re-verification;
- (e) limiting feature access;
- (f) blocking or filtering content; or
- (g) taking any other enforcement action necessary for compliance, safety, fraud prevention, risk mitigation, or operational integrity.

These rights do not obligate Rllyme to monitor Users or enforce policies uniformly.

20. Changes to the Service and to These Terms

20.1 Service Changes. Rllyme may modify, suspend, or discontinue any part of the Service at any time, including features, content, or availability.

20.2 Updates to Terms. We may update these Terms periodically. Where required by law, we will provide advance notice or seek your renewed consent. Continued use of the Service after changes take effect constitutes acceptance of the updated Terms.

20.3 No Guarantee of Future Features. Any descriptions of current or future features are not guarantees or commitments and may change at any time.

21. Disclaimers of Warranties

21.1 “AS IS” BASIS. TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, THE SERVICE AND ALL CONTENT (INCLUDING CREATOR CONTENT) ARE PROVIDED “AS IS” AND “AS AVAILABLE,” WITHOUT WARRANTIES OF ANY KIND, WHETHER EXPRESS, IMPLIED, STATUTORY, OR OTHERWISE.

21.2 No Warranties. WITHOUT LIMITING THE FOREGOING, RLLYME DISCLAIMS ALL IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, TITLE, AND NON-INFRINGEMENT, AND ANY WARRANTIES ARISING OUT OF COURSE OF DEALING OR USAGE OF TRADE.

21.3 No Guarantee of RESULTS OR AVAILABILITY. RLLYME DOES NOT WARRANT THAT:

- (a) THE SERVICE WILL BE UNINTERRUPTED, SECURE, OR ERROR-FREE;
- (b) ANY DEFECTS WILL BE CORRECTED;
- (c) THE SERVICE WILL MEET YOUR REQUIREMENTS OR EXPECTATIONS; OR
- (d) THE OUTCOMES, RESULTS, OR EARNINGS SUGGESTED BY ANY CREATOR WILL BE ACHIEVED.

21.4 User Responsibility. YOU ARE SOLELY RESPONSIBLE FOR YOUR USE OF THE SERVICE, YOUR INTERACTIONS WITH OTHER USERS, AND ANY DECISIONS MADE BASED ON CREATOR CONTENT OR ADVICE.

21.5 Security and Data Transmission Risks.

Rlyme does not guarantee the security, privacy, or uninterrupted availability of any User Content, messages, payment information, files, or data stored or transmitted through the Service.

Users acknowledge that:

- no platform can eliminate risks of hacking, data breaches, interception, unauthorized access, account compromise, or content leakage;
- backups may fail or be incomplete;
- deleted content may persist in archival systems for a commercially reasonable period.

Users assume all risks associated with transmitting or storing information on or through the Service.

22. Limitation of Liability

22.1 Exclusion of Certain Damages. TO THE MAXIMUM EXTENT PERMITTED BY LAW, RLLYME SHALL NOT BE LIABLE FOR ANY INDIRECT, INCIDENTAL, CONSEQUENTIAL, SPECIAL, EXEMPLARY, OR PUNITIVE DAMAGES, OR FOR ANY LOSS OF PROFITS, REVENUE, DATA, OR GOODWILL, ARISING OUT OF OR IN CONNECTION WITH THESE TERMS OR YOUR USE OF (OR INABILITY TO USE) THE SERVICE, EVEN IF ADVISED OF THE POSSIBILITY OF SUCH DAMAGES.

22.2 Cap on Liability. TO THE MAXIMUM EXTENT PERMITTED BY LAW, RLLYME’S TOTAL AGGREGATE LIABILITY FOR ALL CLAIMS ARISING OUT OF OR RELATING TO THESE TERMS OR THE SERVICE SHALL NOT EXCEED THE GREATER OF:

- (a) THE AMOUNT OF SUBSCRIPTION FEES YOU PAID TO RLLYME IN THE TWELVE (12) MONTHS PRECEDING THE EVENT GIVING RISE TO THE CLAIM; OR
- (b) ONE HUNDRED U.S. DOLLARS (USD \$100).

22.3 Allocation of Risk. You acknowledge that this limitation of liability is a fundamental basis of the bargain between you and Rlyme and reflects the allocation of risk between the parties.

22.4 Exclusions. Some jurisdictions do not allow limitations of liability for personal injury or certain damages, so some limitations above may not apply to you to the extent prohibited by law.

23. Indemnification

23.1 Your Indemnity Obligations. You agree to indemnify, defend, and hold harmless Rllyme, its affiliates, officers, directors, employees, agents, and representatives from and against any and all claims, demands, actions, damages, losses, liabilities, costs, and expenses (including reasonable attorneys' fees) arising out of or related to:

- (a) your use of the Service;
- (b) your User Content, including Creator Content;
- (c) your violation of these Terms or any applicable law;
- (d) your interactions or transactions with other Users; or
- (e) for Creators, the Digital Products, Paid Conversations, or Services you offer, including any alleged or actual professional advice or representations made to Buyers.

23.2 Defense and Cooperation. Rllyme may assume the exclusive defense and control of any matter subject to indemnification, and you agree to cooperate fully with any such defense.

24. Dispute Resolution, Arbitration, and Class Action Waiver

24.1 Informal Resolution. Before filing any claim, you agree to first contact Rllyme and attempt to resolve the dispute informally.

24.2 Binding Arbitration.

- (a) Except as set forth in Section 24.4, any dispute, claim, or controversy arising out of or relating to these Terms or the Service shall be resolved by **binding arbitration** on an individual basis.
- (b) The arbitration shall be administered by a reputable arbitration provider (e.g., AAA or JAMS) under its applicable rules. The arbitration seat shall be Delaware, USA, and proceedings may be conducted remotely where permitted.

24.3 Class Action Waiver. TO THE MAXIMUM EXTENT PERMITTED BY LAW, YOU AND RLLYME AGREE THAT:

- (a) ANY ARBITRATION OR PROCEEDING SHALL BE CONDUCTED ONLY ON AN INDIVIDUAL BASIS;
- (b) NEITHER PARTY SHALL SEEK TO HAVE ANY DISPUTE HEARD AS A CLASS ACTION, REPRESENTATIVE ACTION, COLLECTIVE ACTION, OR PRIVATE ATTORNEY GENERAL ACTION; AND
- (c) NO ARBITRATOR MAY CONSOLIDATE CLAIMS OF MORE THAN ONE PERSON OR OTHERWISE PRESIDE OVER ANY FORM OF REPRESENTATIVE PROCEEDING.

24.4 Carve-Outs. Notwithstanding the foregoing:

- (a) either party may bring an individual action in small claims court where jurisdictionally permitted; and
- (b) either party may seek injunctive or other equitable relief in a court of competent jurisdiction for claims involving intellectual property or unauthorized use of the Service.

24.5 Governing Law. These Terms and any dispute arising out of or relating to them shall be governed by the laws of the State of Delaware, USA, without regard to its conflict of laws principles, except to the extent superseded by applicable mandatory consumer protection law.

25. General Provisions

25.1 Entire Agreement. These Terms, together with any Policies referenced herein, constitute the entire agreement between you and Rllyme with respect to the Service and supersede all prior or contemporaneous agreements, understandings, or communications.

25.2 Severability. If any provision of these Terms is held invalid or unenforceable, that provision shall be enforced to the maximum extent permissible, and the remaining provisions shall remain in full force and effect.

25.3 No Waiver. Failure by Rllyme to enforce any right or provision of these Terms shall not be deemed a waiver of such right or provision.

25.4 Assignment. You may not assign or transfer these Terms or your rights and obligations hereunder without Rllyme's prior written consent. Rllyme may freely assign these Terms, including in connection with a merger, acquisition, sale of assets, or by operation of law.

25.5 Force Majeure. Rllyme shall not be liable for any failure or delay in performance due to causes beyond its reasonable control, including acts of God, natural disasters, war, terrorism, labor disputes, failures of third-party networks or services, or governmental actions.

25.6 Notices.

(a) Notices to you may be given via email to the address associated with your Account or via in-Service notifications.

(b) Notices to Rllyme shall be sent to the contact email or physical address designated on the Service.

25.7 Relationship of the Parties. Nothing in these Terms creates any partnership, joint venture, employment, or agency relationship between you and Rllyme.

25.8 Headings. Headings are for convenience only and shall not affect the interpretation of these Terms.

You can contact us at support@rllyme.com to report any violations of these Terms of Service or ask questions.