

## **Terms of Service**

Effective Date: 12/1/2023

Welcome to eMoney! By accessing and using our services, you agree to comply with and be bound by the following terms and conditions. Please read these Terms of Service carefully before using our services.

### **1. Acceptance of Terms**

By accessing or using our website, services, or products (collectively referred to as "Services"), you agree to abide by these Terms of Service and any other guidelines or policies referenced within. If you do not agree with these terms, you must immediately cease using our Services.

### **2. Modifications to Terms**

eMoney reserves the right to modify, amend, or revise these Terms of Service at any time. Any updates to the Terms will be posted on this page with the updated effective date. Continued use of the Services after any changes indicates your acceptance of the revised terms.

### **3. Eligibility**

You must be at least 18 years old to use our Services. By using our Services, you confirm that you meet the eligibility requirements.

### **4. Account Registration and Security**

- To access certain features of our Services, you may be required to create an account. You agree to provide accurate and up-to-date information during the registration process.
- You are responsible for maintaining the confidentiality of your account credentials and for all activities that occur under your account.
- Notify us immediately if you suspect unauthorized use of your account.

### **5. Use of Services**

- You agree to use our Services for lawful purposes only and in accordance with all applicable laws and regulations.
- You will not engage in any activity that disrupts or interferes with the functioning of our Services or violates the rights of others.

### **6. Payments and Billing**

- For services requiring payment, you agree to provide accurate payment information and authorize us to charge the relevant fees.
- All fees are subject to change, and any changes will be communicated to you in advance.

### **7. Intellectual Property**

- All content, trademarks, and other intellectual property provided through our Services are the property of eMoney or its licensors.
- You agree not to reproduce, distribute, or otherwise use any of our intellectual property without explicit permission.

**8. Privacy**

Your use of our Services is also governed by our [Privacy Policy], which explains how we collect, use, and protect your personal information. Please review it for further details.

**9. Termination**

eMoney reserves the right to suspend or terminate your access to our Services at any time and for any reason, including if you violate these Terms of Service. Upon termination, your right to use the Services will immediately cease.

**10. Limitation of Liability**

eMoney is not liable for any damages resulting from the use or inability to use our Services, including but not limited to direct, indirect, incidental, or consequential damages. This limitation applies even if we have been advised of the possibility of such damages.

**11. Indemnification**

You agree to indemnify, defend, and hold harmless eMoney and its affiliates, employees, and agents from any claims, damages, liabilities, and expenses arising from your use of the Services or violation of these Terms.

**12. Governing Law**

These Terms of Service are governed by and construed in accordance with the laws of Florida, without regard to its conflict of law principles. Any disputes arising under these terms will be resolved in the competent courts of Florida.

**13. Contact Us**

If you have any questions about these Terms of Service or our Services, please contact us at:

Email: [fireflyflips@gmail.com](mailto:fireflyflips@gmail.com)