

# END-USER AGREEMENT

Version 1.0 Effective: August 1, 2025

YGROO is a Social Enterprise growing Human Capital. Know about our commitments and how they align to United Nations Sustainable Development Goals (SDGs) [Click Here](#)



## Article I. INTRODUCTION

Section 1.01 Purpose. This End-User Agreement (“Agreement”) governs your access to and use of YGROO’s products and services (the “Services”). By registering, accessing, or using the Services you agree to be bound by this Agreement, including YGROO’s Privacy Policy, Honor Code and Copyright & Trademark Policy (each incorporated herein by reference).

Section 1.02 Scope. This is a global Agreement. Where mandatory local consumer protection, data protection or other laws afford you greater rights, those laws will apply.

## Article II. DEFINITIONS

Section 2.01 “Account” means the user account you create to access the Services.

Section 2.02 “Content” means all text, files, images, audio, video, links, and other materials you upload, post, or otherwise submit through the Services.

Section 2.03 “User,” “you” or “your” means the person who registers for or uses the Services.

## Article III. ACCEPTANCE & CHANGES

Section 3.01 Acceptance. By creating an Account, clicking “I Agree,” or using the Services, you accept and agree to this Agreement. If you do not agree, you may not use the Services.

Section 3.02 Modifications. We may modify this Agreement at any time. We will notify you by email or in-product message and post updates at <https://www.ygroo.org/end-user-agreement>. Continued use of the Services after changes means you accept the

## Article IV. ELIGIBILITY & ACCOUNT REGISTRATION

Section 4.01 Age & Authority. You must be at least 18 years old (or the minimum age in your jurisdiction) and have legal capacity to enter contracts.

Section 4.02 Registration. You must provide accurate, up-to-date information and keep your login credentials confidential. You are responsible for all activity under your Account. Notify us immediately if you suspect unauthorized use.

Section 4.03 Account Suspension & Closure. If you violate this Agreement, we may suspend or terminate your Account. You may close your Account at any time by contacting [hello@ygroo.org](mailto:hello@ygroo.org); certain paid Services may have minimum subscription periods or cancellation fees.

## Article V. USER CONTENT & LICENSES

Section 5.01 Your Content. You retain ownership of all Content you upload. You represent and warrant you have all rights necessary to grant the licenses below.

Section 5.02 Content License to YGROO. To operate and improve the Services, you grant YGROO a worldwide, non-exclusive, royalty-free license to use, copy, modify, distribute, and display your Content in connection with the Services.

Section 5.03 Public Sharing. If you share Content in publicly accessible areas, you understand that others may use, reproduce or display it without compensation. Do not share anything you wish to keep private.

Section 5.04 Responsibility. You are solely responsible for your Content and any consequences of posting or publishing it.

## Article VI. CODE OF CONDUCT

Section 6.01 You and anyone using your Account must not:

- (a) Violate any law or regulation.
- (b) Post or transmit unlawful, harassing, abusive, defamatory, obscene, or otherwise objectionable material.
- (c) Infringe the intellectual property or privacy rights of others.
- (d) Engage in hacking, phishing, spamming, or distributing malware.
- (e) Circumvent Service restrictions or security measures.
- (f) Impersonate any person or misrepresent your affiliation with anyone.

Section 6.02 Violation may result in suspension or termination of your Account and Content removal.

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## Article VII. PRIVACY & DATA PROTECTION

Section 7.01 Your privacy is important. The YGROO Privacy Policy <https://www.ygroo.org/privacy-statement> explains how we collect, use, disclose and protect your personal data. By using the Services, you consent to such processing.

## Article VIII. COOKIES & SIMILAR TECHNOLOGIES

Section 8.01 We and our partners use cookies, web beacons, and similar technologies to provide, secure, and improve the Services, to personalize content and ads, and to analyse traffic. You may disable cookies via your browser, but some Service features may not function.

## Article IX. INTELLECTUAL PROPERTY

Section 9.01 YGROO Ownership. All rights, title, and interest in the Services (including software, logos, designs, text, and graphics) are owned by YGROO or its licensors and are protected by copyright, trademark, and other laws.

Section 9.02 Limited License. Subject to your compliance, YGROO grants you a limited, non-exclusive, non-transferable license to access and use the Services solely for your personal, non-commercial use.

Section 9.03 Copyright & Trademark Policy. You agree to comply with YGROO's Copyright & Trademark Policy <https://www.ygroo.org/copyright-policy>. Reports of infringement should be sent to [hello@ygroo.org](mailto:hello@ygroo.org)

## Article X. HONOR CODE

Section 10.01 At YGROO, we are committed to fostering a community of integrity, respect, and ethical behaviour. Our Honor Code establishes the guiding principles and expectations for all users of YGROO products and services. By engaging with YGROO, you agree to abide by this Honor Code <https://www.ygroo.org/honor-code>, which aims to promote a positive and productive environment for learning and professional growth.

## Article XI. FEES, PAYMENTS & CREDITS

Section 11.01 Paid Services. Some Services require payment of fees. You agree to pay all applicable fees in the currency displayed at purchase.

Section 11.02 Recurring Subscriptions. Subscription Services renew automatically unless you cancel before the next billing date. Cancellation may incur early termination fees if a minimum term applies.

Section 11.03 Refunds. Purchases are final and non-refundable except as required by law or as expressly set out in a trial-offer promotion. To request a refund or dispute a charge, contact [hello@ygroo.org](mailto:hello@ygroo.org) within 60 days of the charge.

## Article XII. SERVICE AVAILABILITY & MAINTENANCE

Section 12.01 Uptime. We strive for continuous availability, but the Services may be unavailable for maintenance, upgrades or due to factors beyond our control.

Section 12.02 Backups. You are responsible for maintaining backups of your Content; we are not liable for any loss of Content.

Section 12.03 Notifications. System status and notifications are available via in-product links.

## Article XIII. THIRD-PARTY APPS & LINKS

Section 13.01 The Services may contain links to or integrations with third-party apps, services, or websites. Your use of those is subject to the third party's terms and privacy policies. YGROO is not responsible for third-party content or practices.

## Article XIV. WARRANTIES & DISCLAIMERS

Section 14.01 THE SERVICES ARE PROVIDED "AS-IS" AND "AS AVAILABLE," WITH ALL FAULTS. YGROO DISCLAIMS ALL WARRANTIES, EXPRESS OR IMPLIED, INCLUDING MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE AND NON-INFRINGEMENT, TO THE MAXIMUM EXTENT PERMITTED BY LAW.

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### Article XV. LIMITATION OF LIABILITY

Section 15.01 TO THE MAXIMUM EXTENT PERMITTED BY LAW, YGROO'S AGGREGATE LIABILITY FOR ANY CLAIM ARISING OUT OF OR RELATING TO THIS AGREEMENT OR THE SERVICES SHALL NOT EXCEED THE TOTAL AMOUNTS YOU PAID IN THE PRECEDING SIX MONTHS (OR, IF YOU USED ONLY FREE SERVICES, US\$10). IN NO EVENT SHALL YGROO BE LIABLE FOR INDIRECT, CONSEQUENTIAL, INCIDENTAL, SPECIAL OR PUNITIVE DAMAGES.

### Article XVI. INDEMNIFICATION

Section 16.01 You agree to defend, indemnify and hold harmless YGROO, its affiliates and their officers, directors and employees from any claim, liability, loss or expense (including reasonable attorneys' fees) arising out of or related to your breach of this Agreement, your Content, or your use of the Services.

### Article XVII. DISPUTE RESOLUTION & GOVERNING LAW

Section 17.01 Informal Resolution. You and YGROO agree to first attempt to resolve disputes informally by contacting [hello@ygroo.org](mailto:hello@ygroo.org).

Section 17.02 Arbitration. If unresolved in 30 days, you or YGROO may refer the dispute to binding arbitration under the rules of the Singapore International Arbitration Centre (if your principal residence is outside India) or under the rules of the Mumbai Centre for International Arbitration (if your principal residence is in India). The arbitrator's award will be final and binding.

Section 17.03 Consumer Rights. This clause does not apply to consumers who cannot be compelled to arbitrate under local law.

### Article XVIII. GENERAL PROVISIONS

Section 18.01 Assignment. You may not assign or transfer this Agreement or your rights under it without YGROO's prior written consent.

Section 18.02 Severability. If any provision is held unenforceable, the remainder will remain in full force.

Section 18.03 Entire Agreement. This Agreement, together with all referenced policies, constitutes the entire agreement between you and YGROO regarding the Services.

Section 18.04 Notices. Official notices to you will be sent via your registered email or mobile number (SMS or WhatsApp) in your Account.

### Article XIX. CONTACT

Section 19.01 For support or questions, email [hello@ygroo.org](mailto:hello@ygroo.org).

### Article XX. ACCEPTANCE

Section 20.01 By clicking on the Check box "I Agree," creating an Account or using the Services, you acknowledge that you have read, understood, and accept this Agreement, including the referenced Privacy Policy, Honor Code and Copyright & Trademark Policy.