TERMS OF SERVICE

Last Updated: May 14th,2026

Pyd Inc., a Delaware corporation

Acceptance of Terms

Welcome to Pyd. These Terms of Service, together with any policies, supplemental terms, payment terms, privacy notices, rate disclosures, product rules, and community standards referenced in them, govern your access to and use of Pyd's websites, mobile applications, software, payment features, communication features, AI-assisted tools, social-routing flows, and related services (collectively, the "**Services**"). Pyd acts as the Merchant of Record for all payment transactions on the platform.

By creating an account, claiming a Pyd Handle, using a Pyd Link, sending or receiving a paid communication request, funding a paid interaction, accepting a paid interaction, receiving payouts, using @HelloPyd or any other Pyd-operated agent, or otherwise accessing the Services, you agree to these Terms of Service (**"Terms"**).

These Terms form a legally binding agreement between you and Pyd Inc. (**"Pyd"**, **"we"**, **"us"**, or **"our"**). **"You"** means the individual or entity accessing or using the Services.

Please read carefully these Terms and our Privacy Policy, which may be found at [insert web address for privacy policy], and which is incorporated by reference into these Terms.

What Pyd Is

Pyd is a paid communication service that allows people to set rates for access to their time and attention through paid messages, voice calls, video calls, voice notes, funded requests, and other paid communication formats supported by Pyd from time to time.

Pyd enables a paying user to pre-fund a communication request and enables the receiving user to accept, decline, respond to, schedule, or complete the communication under Pyd's platform rules.

Pyd is not a general-purpose social network, emergency service, financial institution, bank, investment platform, gambling platform, adult-services platform, or professional-advice marketplace. Pyd provides the software, billing, payment, routing, identity, safety, and settlement infrastructure for paid communication.

Merchant of Record Structure

Pyd acts as the **Merchant of Record** for paid transactions processed through the Services, unless expressly stated otherwise in writing.

As Merchant of Record, Pyd may:

- present prices and payment disclosures to paying users;
- collect payments from paying users;
- determine and enforce billing mechanics;
- calculate platform fees, taxes, refunds, credits, and adjustments;

- issue receipts, invoices, credit notes, payout statements, and tax-related documents;
- hold, reserve, release, refund, or reverse funds in accordance with these Terms;
- determine whether a paid interaction was completed, partially completed, failed, expired, disputed, or refundable;
- deduct Pyd fees, taxes, chargebacks, reversals, reserves, and other amounts permitted by these Terms;
- pay eligible receiving users according to Pyd's payout terms; and
- use third-party payment processors and infrastructure providers, including Stripe Connect for payment processing, payouts, and KYC/onboarding, and Stripe Tax for tax calculation, collection, and reporting, to process payments, verify users, calculate and remit tax, and make payouts to Communicators.

A receiving user does not receive direct payment from a paying user. Payments for paid interactions are made to Pyd or processed through Pyd's designated payment infrastructure. Pyd then pays the receiving user according to these Terms and Pyd's payout rules.

Nothing in these Terms creates an employment, agency, partnership, franchise, or joint venture relationship between Pyd and any user.

Key Definitions

"AI Agent" means any Pyd-operated automated or AI-assisted tool, including in-app assistants, @HelloPyd, routing bots, support agents, onboarding agents, or recommendation tools.

"Communication Mode" means a supported Pyd communication format, including paid messages, paid replies, voice calls, video calls, voice notes, funded offers, scheduled sessions, and any other paid communication mode Pyd makes available.

"Communicator" means a user who sets rates, receives paid requests, accepts paid communication, replies to paid messages, participates in paid calls or video calls, or otherwise earns payouts through Pyd.

"Funded Request" means a request sent through Pyd where a paying user pre-funds an amount for a message, reply, call, video call, session, proposal, or other supported communication.

"Interaction" means any paid communication event or request through Pyd, including a paid message, paid reply, voice call, video call, voice note, funded offer, scheduled session, or other supported communication.

"Interaction Amount" means the total amount charged or reserved for an Interaction, including any applicable taxes, fees, and other charges disclosed to the paying user.

"Pyd Handle" means a unique username or identifier claimed or assigned through Pyd to the platform users.

"Pyd Link" means a public or private link associated with a Pyd Handle, profile, request, offer, invite, or communication flow.

"Pyd Fee" means the service fee charged by Pyd for use of the Services, currently set at 10% of the paid Interaction amount or Communicator earnings base. The Pyd Fee may be changed by Pyd from time to time and displayed in the Services. Pyd may change the Pyd Fee after providing a 30 days' notice or in-product disclosure. Pyd will not retroactively change the Pyd Fee applicable to already-completed Interactions.

"Rate Card" means the prices, rates, rules, and communication modes a Communicator makes available through Pyd, including message pricing, voice-call pricing, video-call pricing, and other pricing formats supported by Pyd.

"Reserved Funds" means amounts funded, authorized, charged, or otherwise reserved for a potential or active Interaction before final settlement, release, refund, expiration, or adjustment. Reserved Funds are not a bank deposit and do not create an independent escrow account unless expressly required and documented by Pyd.

"Seeker" means a user who initiates, funds, sends, requests, schedules, or pays for an Interaction.

"User Content" means content submitted, sent, displayed, uploaded, transmitted, spoken, written, or otherwise provided by users through the Services, including profile information, messages, call content, attachments, images, text, audio, video, and other materials.

"Member" means a person who completes Pyd's account registration process, and includes, without limitation, Communicators and Seekers.

"Collective Content" means Member Content and Pyd Content.

"Content" means text, graphics, images, music, software (excluding the Application), audio, video, information or other materials.

"Tax" or **"Taxes"** mean any sales taxes, value added taxes (VAT), goods and services taxes (GST) and other similar municipal, provincial, state and federal indirect or other withholding and personal or corporate income taxes.

Eligibility

You may use the Services only if you are legally able to enter into a binding contract with Pyd and are not prohibited from using the Services under applicable law.

Unless Pyd expressly approves otherwise in writing, you must be at least 18 years old to create an Account, use paid communication features, receive payouts, or participate in paid Interactions. If the age of majority in your jurisdiction is higher, you must meet that higher age requirement.

By using the Services, you represent that you meet the age and legal capacity requirements; all information you provide is accurate and complete; you are not located in a sanctioned jurisdiction; you will comply with all applicable laws, platform policies, tax obligations, and payment rules; and you are not using Pyd for prohibited, fraudulent, deceptive, illegal, harmful, or abusive activity.

Accounts, Handles, and Profiles

To use certain Services, you must create an Account and claim or receive a Pyd Handle. Your Pyd Handle may be displayed publicly and may be associated with your profile, Rate Card, Pyd Link, invite link, or paid communication requests.

You are responsible for keeping your Account credentials secure. You must promptly notify Pyd if you believe your Account, Pyd Handle, Pyd Link, payment method, payout method, or connected social account has been compromised.

You may not: impersonate another person or entity; claim a handle that infringes another party's rights; misrepresent your identity, credentials, authority, affiliation, availability, or rates; transfer, sell, rent, or assign your Account or Pyd Handle without Pyd's written approval; use another user's Account without authorization; or use a Pyd Handle to deceive, defraud, harass, spam, or mislead others.

Pyd may reclaim, suspend, rename, restrict, or remove any Pyd Handle or profile if Pyd believes it violates these Terms, infringes third-party rights, creates confusion, creates fraud risk, is inactive, or is otherwise harmful to the Services.

Rate Cards and Pricing

Communicators may set prices for supported Communication Modes through a Rate Card. A Rate Card may include: a price for paid messages or paid replies; a per-minute rate for voice calls; a per-minute rate for video calls; a rate for scheduled sessions or funded offers; special pricing for free contacts or approved contacts; and other pricing structures Pyd may support from time to time.

Pyd may display suggested rates, starter rates, default rates, or recommended pricing for convenience. Communicators remain responsible for reviewing and confirming any rates before activation.

Pyd may reject, limit, modify, or require confirmation of rates that are unclear, incomplete, abusive, deceptive, unlawful, technically unsupported, or likely to create user confusion.

Paid Messages and Paid Replies

Pyd may allow Seekers to send paid messages, paid reply requests, or other asynchronous paid communications to Communicators.

Unless a different pricing rule is clearly disclosed, a paid-message flow may operate on a **charge-on-reply** basis, meaning that the Seeker may be charged when the Communicator replies, accepts, opens a paid response flow, or otherwise performs the paid action disclosed in the Services.

A Communicator is not required to reply to every message unless Pyd expressly states otherwise in a specific product flow. If the Communicator does not reply, rejects the request, or the request expires under Pyd's rules, the Seeker may receive a refund, release of authorization, or credit according to Pyd's refund rules.

Voice Calls, Video Calls, and Metered Billing

Pyd may allow Seekers and Communicators to participate in paid voice calls and video calls. Unless otherwise disclosed, paid voice calls and video calls are billed per minute or according to another pricing unit displayed before the call begins.

Pre-Funding. Pyd requires that a Seeker who wish to engage in a paid communication with a Communicator, pre-fund, authorize, or reserve sufficient funds for payment prior to sending a request, scheduling a Pyd Session, or starting an Interaction.

Reserved Funds. Reserved Funds may be held by Pyd or through Stripe Connect or another designated payment infrastructure provider until the Interaction is completed, partially completed, declined, cancelled, expired, refunded, disputed, reversed, or otherwise resolved. Where Reserved Funds are held through Stripe Connect, they are subject to Stripe’s terms of service and applicable payment network rules that can be found here https://stripe.com/legal/ssa in addition to these Terms. Reserved Funds are not a bank account, deposit account, stored-value account, investment account, or formal escrow account unless expressly stated by Pyd in a separate legally compliant arrangement. Users are not entitled to interest on Reserved Funds.

Billing Start and End. Billing starts only when the call is connected and Pyd determines that the parties are actively connected through the Services. Billing ends when the call ends, is terminated, expires, is cancelled, or is otherwise closed under Pyd's platform records. Pyd may use platform records, timestamps, call logs, device signals, network signals, WebRTC telemetry, connection status, app foreground/background state, and other technical records to determine whether a call was connected, active, interrupted, failed, billable, partially billable, refundable, or subject to adjustment.

Pyd may pause, stop, reduce, refund, or adjust billing where Pyd determines that a call failed, dropped, suffered platform-side technical failure, did not connect, was abandoned early, or otherwise did not meet Pyd's active-billing standards.

Fund Allocation. At the conclusion of each Interaction, Pyd calculates the applicable Interaction Amount based on actual usage and the applicable Rate Card. Pyd applies Reserved Funds to the completed Interaction, deducts the Pyd Fee, applicable taxes as calculated by Stripe Tax, and other permitted amounts, and remits the net amount to the Communicator’s designated Stripe Connect payout account.

Unused Reserved Funds. Unused Reserved Funds may be refunded, released, credited, or retained for future use depending on the payment method, product flow, account status, jurisdiction, Stripe Connect and payment network rules, and Pyd’s policies.

Funded Requests, Offers, Expiry, and Acceptance

Pyd may allow a Seeker to send a Funded Request or offer to a Communicator. A Funded Request does not require the Communicator to accept. The Communicator may accept, decline, ignore, request changes, or allow the request to expire.

Unless otherwise disclosed, if a Funded Request is declined or expires before acceptance, Pyd will refund, release, or credit the unused Reserved Funds to the Seeker according to Pyd's payment rules.

Pyd may cancel, freeze, refund, or invalidate a Funded Request if Pyd believes it involves impersonation, fraud, sanctions risk, illegal activity, platform abuse, payment risk, chargeback risk, social-handle transfer risk, or violation of these Terms.

Payment Authorization

By adding a payment method, funding an Interaction, sending a paid request, starting a paid call, sending a paid message, or otherwise using a paid feature, you authorize Pyd and its payment processors, including Stripe Connect, to charge, authorize, reserve, capture, settle, refund, reverse, or otherwise process amounts according to these Terms and the disclosures shown in the Services. Payment processing is subject to Stripe’s terms of service and privacy policy, available at https://stripe.com/legal/ssa - https://stripe.com/privacy.

You are responsible for ensuring that your payment method is valid and has sufficient funds. Pyd may retry failed payments, request updated payment information, suspend paid features, cancel Interactions, restrict your Account, or pursue collection of unpaid amounts.

Financial Terms for Communicators

If you (as a Communicator) have received an Interaction request from a Member, you will be required to either confirm or reject the request within 24 hours of when the request is made, or some other time period as determined by Pyd from time to time, or the request will be automatically cancelled.

The amount earned by a Communicator in respect of a completed Interaction is referred to as the "Communicator Earnings." Communicator Rates are set by the Communicator through their Rate Card and may be expressed on a per-minute, per-message, per-note-listened, or per-Interaction basis, in U.S. dollars or such other currencies as Pyd may support. Please note that it is Communicators, and not Pyd, who set all Communicator Rates.

In consideration of the Services, Pyd charges a Pyd Fee, which is deducted from Communicator Earnings. The applicable Pyd Fee percentage is as determined by Pyd from time to time and will be displayed on the Site or Application prior to taking effect. Pyd will provide reasonable advance notice of any change to the Pyd Fee.

KYC and Payout Controls. In order to receive payouts, Communicators may be required to complete identity verification (KYC) procedures as required by Pyd, Stripe Connect, or applicable law. Communicators must connect a valid Stripe Connect account and complete Stripe's onboarding and verification requirements before payouts can be enabled. Pyd may withhold, delay, suspend, reverse, offset, or refuse payouts if: KYC, tax, sanctions, or compliance requirements are incomplete; a payment is disputed, reversed, refunded, or charged back; Pyd suspects fraud, abuse, impersonation, spam, prohibited services, or illegal activity; the Communicator has a negative balance or owes amounts to Pyd; required tax information has not been provided; or Pyd reasonably determines that a reserve is necessary to protect users, Pyd, payment processors, or the Services.

Pyd may recover overpayments, erroneous payouts, refunded amounts, chargebacks, or negative balances by deducting from future payouts, charging a payment method, requesting repayment, or taking other lawful actions.

Except as otherwise provided herein, Pyd Fees are non-refundable. Pyd does not charge Communicators a fee to create a profile or set rates; however, Pyd reserves the right to introduce such fees upon notice in accordance with these Terms.

Financial Terms for Seekers

You (as a Seeker), not Pyd, are solely responsible for honoring any confirmed Interactions. You acknowledge and agree that you will be responsible for pre-funding your account and paying all Interaction Amounts incurred.

In order to initiate or confirm an Interaction, you must prefund your Pyd Account with sufficient Reserved Funds to cover the estimated cost of the Interaction. Pyd will hold such Reserved Funds and apply them against actual usage at the conclusion of or during the Interaction. Pyd reserves the right to require a minimum account balance prior to permitting any Interaction.

During and at the conclusion of each Interaction, Pyd will automatically deduct the applicable Interaction Amounts from your Reserved Funds based on actual usage and the applicable Rate Card. You will receive a transaction summary and an invoice upon conclusion of each Interaction.

You agree to pay Pyd for any consummated Interactions by one of the payment methods described on the Site or Application. You hereby authorize the collection of such amounts by charging the payment method provided, either directly by Pyd or through Stripe Connect or another designated payment processor.

No Direct Payments to Communicators. You acknowledge and agree that all payments are made to Pyd as Merchant of Record. You shall not make direct payments to Communicators outside the Platform in connection with Interactions facilitated through the Platform. Any attempt to circumvent the Platform payment system is a violation of these Terms.

Refunds, Cancellations, No-Shows, and Disputes

Seeker Cancellations. You (as a Seeker) may cancel a confirmed Interaction without penalty in accordance with the terms of cancellation as specified by the Communicator it its Rate Card. Notwithstanding any Communicator cancellation policy, Seekers are entitled to a full refund for any Interaction cancelled before it commences. Once an Interaction has commenced, cancellation charges may apply.

Communicator Cancellations. You (as a Communicator) may cancel a confirmed Interaction without penalty at any time prior to its commencement.

Communicator No-Show. If a Communicator fails to join a scheduled Interaction within **3 minutes** of the scheduled start time without prior cancellation, Pyd may cancel the Interaction and refund, release, or credit the applicable unused Reserved Funds to the Seeker.

Seeker No-Show. If a Seeker fails to join a scheduled Interaction, the Communicator may be entitled to a no-show payment according to Pyd's then-current policy. Unless otherwise displayed in the Communicator Rate Card, Pyd may charge the Seeker up to 20% of the minimum Interaction Amount and refund, release, or credit the remaining unused Reserved Funds to the Seeker.

Partial Refunds / Failed Connections. If Pyd determines that an Interaction failed to connect or was materially interrupted due to a platform-side technical issue, Pyd may refund, credit, release, reduce, pause, or adjust the applicable charge. Pyd is not responsible for failures caused by a user's device, operating system, internet connection, app permissions, third-party platform, mobile carrier, or local network, but Pyd may still provide discretionary credits or adjustments.

Disputed Charges. If you believe you have been incorrectly charged for an Interaction, you must submit a written dispute to Pyd at Billing@pyd.app within thirty (30) days after the relevant transaction, unless applicable law requires a longer period. Pyd may review available evidence, including platform logs, price disclosures, timestamps, communication metadata, call duration, connection data, app status, payment records, refund history, user conduct, and support communications. Pyd's determination is final for internal platform purposes, and does not limit your rights under applicable law, card-network rights, payment processor rules, and the dispute-resolution provisions of these Terms.

Chargebacks. If a payment is charged back, reversed, refunded, or disputed through a payment method, Pyd may suspend the Account, reverse payouts, offset future payouts, require repayment, impose reserves, restrict paid features, or terminate the Account.

Refund Requests. If you have been improperly charged, please contact Pyd at billing@pyd.app

@HelloPyd, Social Routing, and AI-Assisted Requests

Pyd may operate AI Agents and social-routing tools, including @HelloPyd or similar accounts, that help users create, route, find, view, accept, decline, schedule, or complete paid communication requests.

AI Agents may help users identify recipients, draft requests, prepare offers, explain rates, generate links, suggest invite messages, provide support, or guide users through product flows. AI Agents operate on a best-efforts basis and may make mistakes.

Public mentions, replies, comments, tags, or social posts do not by themselves trigger payment release, payout, or acceptance. Payouts occur only according to actions and records inside Pyd's official Services.

Pyd may require identity verification, account ownership verification, challenge posts, or other verification before allowing a recipient to accept a paid request or receive a payout.

Pyd may cancel, refund, freeze, or invalidate requests if social-account ownership is unclear, a handle appears transferred, impersonation is suspected, or Pyd identifies fraud or abuse risk.

Pyd does not guarantee that any AI-assisted request will be accurate, accepted, completed, useful, or delivered. Pyd is not liable for outcomes of AI-facilitated connections.

Anti-Phishing. Pyd will identify its official domains and communication channels in the Services. Users must not create fake Pyd links, fake offers, fake payment pages, fake support accounts, fake @HelloPyd accounts, short-link impersonations, or other phishing or scam materials.

Referral / Network Earnings. Pyd may operate a referral program through which Members earn revenue share on transactions generated by Members they have referred to the Platform ("**Referral Earnings**"). Referral Earnings, if any, are calculated based on Pyd's then-current referral program terms, available on the Site or Application pyd.app/networkearnings/terms You may earn only on transactions by users you directly referred, not on transactions by their referrals. Pyd reserves the right to modify, suspend, cap, reduce, reverse, or terminate referral or network earnings if Pyd determines that activity is fraudulent, self-referring, artificially generated, abusive, unlawful, duplicate, chargeback-related, or otherwise inconsistent with the program rules. Pyd reserves the right to modify or discontinue the referral program at any time.

Contact Sync, Invites, and Network Earnings

Pyd may allow users to sync contacts, invite people, create invite links, prepare invite messages, and participate in network or referral programs.

If you sync contacts, you authorize Pyd to process contact information for purposes such as finding existing Pyd Members, suggesting invitees, preparing invitations, preventing duplicate invitations, detecting abuse, and measuring referral activity.

Pyd will not send invitations to your contacts unless you approve the sending action or otherwise authorize it through the Services.

Prohibited Conduct

You may not use the Services to:

- violate any law, regulation, court order, sanctions rule, export-control rule, tax rule, consumer-protection rule, or payment-network rule;

- impersonate another person or entity;
- engage in fraud, phishing, scams, spam, harassment, threats, extortion, blackmail, stalking, or abusive behavior;
- send misleading, deceptive, false, defamatory, infringing, or unlawful content;
- facilitate adult sexual services, exploitation, or sexually explicit paid services;
- facilitate weapons, drugs, controlled substances, gambling, financial scams, money transmission, or other restricted activities unless expressly approved by Pyd;
- evade sanctions, KYC, AML, tax, payment, or platform controls;
- manipulate pricing, billing, referrals, network earnings, no-show rules, refunds, reviews, chargebacks, or payouts;
- complete or attempt to complete off-platform payments for Interactions initiated through Pyd;
- scrape, crawl, copy, reverse engineer, or interfere with the Services;
- create multiple accounts to evade limits or abuse referral rules;
- use manual or automated software, devices, scripts, robots, or other means to access, scrape, crawl, or spider any web pages or other services;
- post, upload, publish, submit or transmit any Content that: (i) infringes any intellectual property rights; (ii) is fraudulent, false, misleading or deceptive; (iii) is defamatory, obscene, pornographic, vulgar or offensive; (iv) promotes discrimination, bigotry, racism, hatred, harassment or harm against any individual or group; (v) is violent or threatening; or (vi) promotes illegal or harmful activities or substances;
- advocate, encourage, or assist any third party in doing any of the foregoing.

Off-Platform Circumvention. Users may not use Pyd to discover, contact, solicit, negotiate, or initiate a paid communication relationship and then complete the payment or equivalent transaction outside Pyd to avoid Pyd Fees, Taxes, payment rules, or platform controls. Pyd may suspend accounts, reverse referral earnings, withhold payouts, charge fees, or terminate access for off-platform circumvention.

Taxes, Invoices, and Reporting

Pyd uses Stripe Tax to calculate, collect, report, and remit applicable Taxes on paid Interactions where required or appropriate. As Merchant of Record, Pyd is responsible for ensuring that applicable taxes are calculated and collected through Stripe Tax and remitted to the relevant tax authorities. Taxes may include sales tax, VAT, GST, use tax, digital-services tax, withholding tax, or similar taxes. Tax calculation by Stripe Tax may depend on factors such as user location, billing address, payment method country, IP address, business status, tax registration number, and applicable exemptions. Tax calculations are determined by Stripe Tax based on the information provided by users and applicable tax rules; Pyd is not responsible for errors in tax calculations resulting from inaccurate or incomplete user-provided information.

Pyd, through Stripe Tax and Stripe Connect, may issue or make available: transaction receipts; tax invoices; pro-forma invoices; final invoices; credit notes; payout statements; self-billing or recipient-created tax documents where applicable; annual tax forms or reports (including IRS Form 1099 in the United States, where required); and other documents required by law or useful for user records. Tax documents are generated and issued by Stripe Tax on behalf of Pyd as the Merchant of Record.

Communicators are responsible for determining and satisfying their own income tax, self-employment tax, corporate tax, VAT/GST registration, and other tax obligations arising from payouts or use of the Services, except for Taxes that Pyd is legally required to collect and remit as Merchant of Record through Stripe Tax.

Pyd does not provide tax advice. Users should consult their own tax advisors.

Pyd Handle, Pyd Link, and Communication Modes

Pyd Handle and Pyd Link. Upon registration, each Communicator is assigned a unique Pyd Handle and a shareable Pyd Link (e.g., pyd.com/[handle]). Communicators may share their Pyd Link publicly on social media, websites, and other channels to enable Seekers to initiate paid Interactions. Pyd grants Communicators a limited license to use their Pyd Handle and Pyd Link for personal promotional purposes, subject to these Terms.

Communication Modes. The Platform supports the following paid Interaction modes, subject to availability and Communicator settings: (i) Voice Calls (billed per minute); (ii) Video Calls (billed per minute); (iii) Paid Text Messages (billed per message or on charge-on-reply basis); (iv) Voice Notes (billed per note or in proportion to listen duration); (v) Funded Requests and Offers; and (vi) other modes Pyd may introduce from time to time. Not all modes may be available in all jurisdictions or for all Communicators.

Rate Groups. Communicators may organize their contacts into rate groups through their Rate Card, assigning different rates (including zero/free) to different groups (e.g., friends and family at no charge, professional contacts at a set rate). Rate group settings are managed by the Communicator and Pyd is not responsible for errors in rate group assignments.

Dynamic and Scheduled Interactions. Interactions may be initiated in real time (dynamically) or scheduled in advance through the Platform. Pyd does not guarantee Communicator availability for dynamic Interactions. Scheduled Interactions are subject to the cancellation and no-show policies outlined in the Refunds section above.

User Content License

You grant Pyd a worldwide, royalty-free, non-exclusive license to host, store, reproduce, transmit, and process User Content to provide, improve, and secure the Services. You retain ownership of your User Content. Pyd may use anonymized/aggregated data for Platform and Services improvement. Pyd will not sale User Content to third parties without your consent.

Professional Advice Disclaimer

Communicators may identify themselves as founders, experts, advisors, lawyers, doctors, consultants, investors, creators, coaches, or other professionals. Pyd does not verify all credentials and does not guarantee that any Communicator holds any license, qualification, experience, authority, or expertise.

Pyd does not provide legal, medical, financial, investment, tax, psychological, professional, or emergency advice. Any advice, opinion, statement, guidance, or information provided by a user is the responsibility of that user and is not endorsed by Pyd.

Users should independently evaluate whether a Communicator is suitable for their needs and should seek licensed professional advice where appropriate.

Disclaimers

IF YOU CHOOSE TO USE THE SITE, APPLICATION AND SERVICES, YOU DO SO AT YOUR SOLE RISK. THE SITE, APPLICATION, SERVICES AND COLLECTIVE CONTENT ARE PROVIDED "AS IS" AND "AS AVAILABLE", WITHOUT WARRANTY OF ANY KIND, EITHER EXPRESS OR IMPLIED. PYD EXPLICITLY DISCLAIMS ANY WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, QUIET ENJOYMENT OR NON-INFRINGEMENT. PYD DOES NOT WARRANT THAT ANY INTERACTION WILL MEET YOUR EXPECTATIONS, THAT COMMUNICATIONS WILL BE OF ANY PARTICULAR QUALITY, OR THAT COMMUNICATORS POSSESS ANY SPECIFIC QUALIFICATIONS OR EXPERTISE. THE PLATFORM IS A FACILITATION LAYER FOR PAID COMMUNICATION ONLY. PYD DOES NOT WARRANT THAT ANY AI AGENT OUTPUT WILL BE ACCURATE OR COMPLETE, OR THAT ANY THIRD-PARTY SERVICE WILL REMAIN AVAILABLE.

Limitation of Liability

TO THE MAXIMUM EXTENT PERMITTED BY LAW, PYD AND ITS OFFICERS, DIRECTORS, EMPLOYEES, CONTRACTORS, AGENTS, AFFILIATES, INVESTORS, SERVICE PROVIDERS, AND LICENSORS WILL NOT BE LIABLE FOR INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL, EXEMPLARY, PUNITIVE, OR LOST-PROFIT DAMAGES, INCLUDING LOSS OF REVENUE, DATA, GOODWILL, BUSINESS OPPORTUNITY, OR REPUTATION. TO THE MAXIMUM EXTENT PERMITTED BY LAW, PYD'S TOTAL LIABILITY ARISING OUT OF OR RELATING TO THESE TERMS OR THE SERVICES WILL NOT EXCEED THE GREATER OF: (A) THE AMOUNT YOU PAID TO PYD IN PYD FEES DURING THE 12 MONTHS BEFORE THE EVENT GIVING RISE TO THE CLAIM; OR (B) USD $100. SOME JURISDICTIONS DO NOT ALLOW CERTAIN LIMITATIONS OF LIABILITY. IN THOSE JURISDICTIONS, PYD'S LIABILITY WILL BE LIMITED TO THE MAXIMUM EXTENT PERMITTED BY LAW.

Indemnification

You agree to indemnify, defend, and hold harmless Pyd and its officers, directors, employees, contractors, agents, affiliates, investors, service providers, and licensors from and against any claims, liabilities, damages, losses, costs, and expenses, including reasonable attorneys' fees, arising out of or related to: your use of the Services; your User Content; your Interactions with other users; your violation of these Terms; your violation of law; your tax obligations; your fraud, abuse, impersonation, or misconduct; your professional advice, services, statements, or representations; or your infringement or violation of third-party rights.

Account Suspension and Termination

Pyd may suspend, restrict, or terminate your Account, Pyd Handle, paid features, payout eligibility, communication access, referral earnings, or use of the Services if Pyd believes: you violated these Terms; you created legal, payment, tax, fraud, safety, reputational, or operational risk; your use of the Services is unlawful or harmful; your identity, tax, or payout information cannot be verified; your payment method fails or is disputed; your Account is inactive, compromised, or abusive; or a third-party provider, payment processor, app store, or regulator requires action.

Account deletion may be limited where Pyd must retain records for legal, tax, accounting, fraud-prevention, dispute-resolution, security, or compliance purposes.

Governing Law and Jurisdiction

These Terms are governed by the laws of the State of New York and the federal laws of the United States, without regard to conflict-of-law principles, except where applicable consumer-protection law requires otherwise.

Arbitration and Dispute Resolution

You and Pyd agree that any dispute, claim or controversy arising out of or relating to these Terms or the use of the Services will be resolved by binding arbitration, except that either party may seek injunctive or equitable relief in a court of competent jurisdiction for intellectual property, security, unauthorized access, or misuse of the Services.

The arbitration will be administered by the American Arbitration Association ("AAA") under its applicable rules. The place of arbitration will be New York, New York, unless the parties agree otherwise or remote arbitration is permitted.

Changes to These Terms

Pyd may update these Terms from time to time. If changes are material, Pyd may provide notice through the Services, by email, by in-app notice, or by other reasonable means. Updated Terms become effective on the date stated. Your continued use of the Services after the effective date means you accept the updated Terms.

Miscellaneous

These Terms constitute the entire agreement between you and Pyd regarding the Services. If any provision is held invalid or unenforceable, the remaining provisions will remain in effect. Pyd may assign these Terms in connection with a merger, acquisition, financing, reorganization, sale of assets, or by operation of law. You may not assign these Terms without Pyd's prior written consent. Pyd's failure to enforce a provision is not a waiver.

Contacting Pyd

If you have any questions about these Terms, please contact Pyd at:

Mail:	11210 Donnington Drive, Johns Creek, Georgia 30005
Legal Email:	legal@pyd.app
Support:	support@pyd.app

PRIVACY POLICY

Scope and Introduction

Pyd is owned and operated by Pyd Inc. (**"Pyd"**, **"we"** or **"us"**). This Privacy Policy explains how Pyd collects, uses, discloses, stores, and protects personal information when you use the Services. By using the Services, you agree to the collection and use of information as described in this Privacy Policy.

Information We Collect

Account Information: Name, email address, phone number, username, Pyd Handle, password or authentication information, profile photo, title, bio, linked accounts, communication preferences, and account settings.

Identity, KYC, Tax, and Payout Information: Information needed to verify identity, enable payouts, comply with tax rules, prevent fraud, and satisfy Stripe Connect and payment processor requirements. This may include address, date of birth, government identification, tax identification number, bank account details, beneficial ownership information, business information, payout preferences, tax forms, and sanctions-screening data. Some of this information is collected directly by Stripe Connect and Stripe Tax as part of Pyd's payment and tax infrastructure, and is subject to Stripe's privacy policy which can be found at [https://stripe.com/privacy] in addition to this Privacy Policy.

Payment and Transaction Information: Payment method details, funding amounts, Reserved Funds, charges, refunds, credits, invoices, receipts, payout statements, tax calculations, chargebacks, disputes, transaction history, billing records, and platform-fee records.

Communication Data: Messages, paid reply requests, offer content, call and video session metadata, timestamps, duration, connection status, billing status, acceptance/decline records, no-show records, and support communications. Pyd may process communication content where necessary to deliver the Services, enforce policies, investigate disputes, prevent abuse, or comply with law.

Call, Video, and Technical Telemetry: Device information, app version, browser, operating system, IP address, network quality, packet loss, connection events, call start/end times, app foreground/background status, crash logs, diagnostics, and other technical records used to operate the Services and determine billing fairness.

Contact Sync and Invite Information: If you choose to sync contacts or invite people, Pyd may collect names, phone numbers, email addresses, contact identifiers, invite status, referral status, whether a contact is already on Pyd, and related metadata. Pyd uses contact information to help you find contacts, invite people, prevent duplicate invitations, track referrals, and improve network features. Pyd will not send invitations to contacts unless you approve the sending action.

Social Platform Data: If you use @HelloPyd or connect social accounts, Pyd may collect social handles, profile links, public posts, public comments, public mentions, OAuth identifiers, account-verification status, request history, and other information permitted by the relevant platform and your settings.

AI Agent Interaction Data: Pyd may collect messages, prompts, responses, instructions, onboarding answers, support requests, and other interactions with Pyd's AI Agents to provide, improve, monitor, and secure the Services.

International Transfers

Pyd may process, store, and transfer information in the United States, Israel, the European Economic Area, the United Kingdom, and other jurisdictions where Pyd, its affiliates, or its service providers operate. Where required, Pyd will use appropriate safeguards for international transfers.

California Privacy Rights

If you are a California resident, you may have rights under California privacy law, including rights to know, access, correct, delete, opt out of certain sales or sharing, limit certain uses of sensitive personal information, and not be discriminated against for exercising privacy rights. Pyd will provide required California notices and mechanisms where applicable.

European and UK Privacy Rights

If you are in the European Economic Area, United Kingdom, or Switzerland, Pyd will process personal information under applicable legal bases, which may include contract performance, consent, legitimate interests, legal obligation, and protection against fraud or abuse. You may have rights to access, correct, delete, restrict, object to processing, port data, withdraw consent, and complain to a supervisory authority.

Data Rights and Protection

Pyd has the utmost respect for our Members' privacy and information protection. In our mission to ethically and lawfully serve our Members we have the following policies in place:

- **Obtaining Consent:** Members may give and rescind consent at any time by contacting our Data Protection Officer at DPO@pyd.app
- **Timely Breach Notification:** In the event of a data breach, Pyd will notify associated data controllers and Members within 72 hours.
- **Right to Data Access:** Members may request a free electronic copy of their data profile at any time.
- **Right to Be Forgotten:** Members who discontinue their relationship with Pyd may request erasure of their personal data from our records, subject to Pyd's legal retention obligations.
- **Data Portability:** Members may obtain their data in an electronic report and reuse that data in different environments.
- **Data Protection Officer:** Pyd has appointed a Data Protection Officer who can be reached at DPO@pyd.app