

# Terms of Use

Last Updated: 10th November, 2024

## 1. Acceptance of Terms

By using MeritFolio, you agree to comply with these terms. If you do not agree, please do not use our services.

## 2. Description of Services

MeritFolio provides users with a platform to upload, organize, and share their credentials, such as certificates and diplomas. We offer both free and premium service tiers.

## 3. User Responsibilities

- **Authenticity of Content:** You are responsible for ensuring that all uploaded documents are accurate and lawful.
- **Account Security:** You must keep your login credentials confidential.

## 4. Premium Service and Refund Policy

MeritFolio offers a premium service tier that allows users to upload more than 10 credentials and add personalized notes. Pricing and terms for the premium service are available on our website.

**Refund Policy:** If you are unsatisfied with the premium service, you may request a refund within 7 days of purchase. Refund requests can be made by contacting our support team at [support email/contact link]. Please note that refunds are only available for first-time purchases of the premium service and may be subject to verification.

## 5. Data Handling and Privacy

Our data handling practices are governed by our Privacy Policy, which you acknowledge and agree to by using MeritFolio.

## 6. Termination

We reserve the right to terminate user accounts for violation of these terms or any unlawful activity.

## 7. Limitation of Liability

MeritFolio is provided "as is" and "as available." We are not liable for damages resulting from your use of the service.

## 8. Changes to Terms

We may update these Terms of Use at any time, and continued use of MeritFolio indicates acceptance of updated terms.