

## Terms and Conditions for SettleQuik

**Effective Date: January 13, 2026**

### Introduction

These Terms and Conditions ("Terms") govern your access to and use of the SettleQuik website (the "Site"), located at settlequik.com, and the services provided through the Site (collectively, the "Services"). The Services are operated by SettleQuik LLC, a limited liability company organized under the laws of the State of Oklahoma, with its principal place of business at 9905 S Pennsylvania Ave Ste A, Oklahoma City, OK 73159 (the "Company," "we," "us," or "our").

By accessing or using the Services, you ("User," "you," or "your") agree to be bound by these Terms, including any referenced policies. If you are accessing or using the Services on behalf of a business or entity, you represent and warrant that you have the authority to bind such entity to these Terms. If you do not agree with these Terms, you must not access or use the Services.

The Company provides the Services as a platform for Users to create and share customizable landing pages aggregating links to third-party payment processors. **The Company does not process payments, handle funds, store payment credentials, or act as a financial institution.** All transactions occur directly between Users and their customers via third-party services.

These Terms incorporate by reference the Company's Privacy Policy, available at [settlequik.com/privacy-policy], which details our data collection, use, and protection practices.

### Article 1: Definitions

For purposes of these Terms, the following terms shall have the meanings ascribed to them:

**1.1 "Account"** means the user account created by a User to access the Services.

**1.2 "Free Plan"** means the no-cost tier of the Services offering basic features, including limited payment links and standard customization.

**1.3 "Pro Plan"** means the paid subscription tier (\$10 per month) offering all Free Plan features plus advanced analytics, custom branding, priority support, and future enhancements like custom domain support.

**1.4 "Business Plan"** means the paid subscription tier (\$20 per month) offering all Pro Plan features plus up to 3 payment pages, custom thank-you messages per page, priority support with 12-hour SLA, cross-page analytics dashboard, and custom subdomain (e.g., pay.yourbusiness.com).

**1.5 "Third-Party Services"** means external platforms (e.g., PayPal, Venmo, Stripe, Zelle) linked by Users for payment processing, over which the Company exercises no control.

**1.6 "User Content"** means any content uploaded, linked, or displayed by a User on their SettleQuik landing page, including payment links, bios, themes, and branding elements.

**1.7 "Visitor"** means any individual accessing a User's SettleQuik landing page.

## **Article 2: Acceptance of Terms and Modifications**

**2.1** By registering an Account or using the Services, you affirmatively accept these Terms and agree to comply with them. These Terms form a binding legal agreement between you and the Company.

**2.2** The Company reserves the right to modify these Terms at any time by posting an updated version on the Site. Continued use of the Services after such modifications constitutes your acceptance of the revised Terms. We will provide notice of material changes via email or Site notification at least thirty (30) days in advance.

**2.3** You must be at least 18 years old (or the age of majority in your jurisdiction) to access or use the Services. By creating an Account, you represent and warrant that you are at least 18 years of age. The Services are not intended for use by minors, and any access by minors is strictly prohibited.

## **Article 3: User Accounts and Responsibilities**

**3.1** To access the Services, you must create an Account by providing accurate information, including your name, email address, and password. You agree to maintain the confidentiality of your login credentials and notify us immediately of any unauthorized access.

**3.2** You are solely responsible for all activities occurring under your Account. The Company

reserves the right to suspend or terminate Accounts for violations of these Terms or suspicious activity.

**3.3** Users must comply with all applicable laws in using the Services, including those related to intellectual property, privacy, and prohibited activities (see Article 9).

#### **Article 4: Description of Services**

**4.1** The Services allow Users to: (a) create a customizable landing page; (b) add links to Third-Party Services for payments; (c) generate a shareable URL (e.g., settlequik.com/username); (d) track basic analytics (Pro Plan only); and (e) customize appearance with themes, colors, and branding.

**4.2 No Payment Processing:** The Company does not process, facilitate, or record any payments. All financial transactions occur directly on Third-Party Services. Users are responsible for the accuracy and legality of their linked payment methods.

**4.3** The Company may update, suspend, or discontinue Services at its discretion, with or without notice, except for Pro Plan and Business Plan subscribers who are entitled to pro-rated refunds for unused portions in case of permanent discontinuation.

#### **Article 5: Subscriptions and Billing**

**5.1 Free Plan:** Available indefinitely at no cost, subject to these Terms and SettleQuik branding on landing pages.

**5.2 Pro Plan:** Subscription billed monthly at \$10 USD via Stripe. Billing recurs automatically unless cancelled. No refunds for partial months, consistent with standard SaaS practices.

**5.3 Business Plan:** Subscription billed monthly at \$20 USD via Stripe, offering additional features including up to 3 payment pages, custom thank-you messages per page, cross-page analytics, custom subdomain with SSL, and priority support with 12-hour SLA. Billing recurs automatically unless cancelled. No refunds for partial months, consistent with standard SaaS practices.

**5.4** You authorize the Company (via Stripe) to charge your payment method for renewals. You

must provide valid payment information and update it as needed. Failed payments may result in Service suspension.

**5.5 Taxes:** You are responsible for all applicable taxes on subscription fees. The Company will collect and remit sales tax where required by law.

**5.6 Cancellation:** You may cancel anytime via your Account settings; access continues until the end of the billing period. No further charges apply post-cancellation.

## **Article 6: Intellectual Property**

**6.1** The Site and Services, including all text, graphics, logos, and software, are owned by the Company or its licensors and protected by U.S. and international intellectual property laws. You are granted a limited, non-exclusive, non-transferable license to access and use the Services for personal or business purposes as permitted herein.

**6.2** You retain ownership of User Content but grant the Company a worldwide, royalty-free, perpetual license to host, display, and distribute it as necessary to provide the Services. You represent and warrant that your User Content does not infringe third-party rights.

**6.3 Prohibited:** You may not copy, modify, distribute, or reverse-engineer any Company intellectual property without prior written consent.

**6.4 Trademarks:** "SettleQuik" and associated marks are the Company's property. Unauthorized use constitutes infringement.

## **Article 7: Third-Party Integrations and Links**

**7.1** The Services enable links to Third-Party Services (e.g., PayPal, Venmo, Cash App, Stripe, Zelle, Apple Pay, Google Pay, cryptocurrency wallets (**including USDC/stablecoins**), Buy Me a Coffee, Ko-fi, Patreon, **Paxum, Cosmo Payment, and Throne Wishlist**). The Company has no partnerships, API integrations, data sharing, or revenue sharing with these providers.

**7.2** Use of Third-Party Services is at your sole risk. The Company disclaims all liability for their

availability, security, or compliance. You must independently verify your accounts with such providers.

**7.3 Links to Third-Party Services** do not imply endorsement. Visitors are redirected directly to those platforms for transactions.

**7.4 High-Risk & Specialized Payment Platforms** Certain Third-Party Services supported by the Site (including but not limited to **Paxum, Cosmo Payment, and cryptocurrency wallets**) may be regulated under specific financial or high-risk industry standards.

- **User Responsibility:** You acknowledge that you are solely responsible for strictly adhering to the Acceptable Use Policies of these specific providers.
- **Platform Neutrality:** SettleQuik provides these link fields solely as a technical convenience for legitimate freelancers and creators. The presence of these fields does not constitute an endorsement of high-risk activities.
- **Throne Wishlist Disclaimer:** Users linking to **Throne Wishlist** acknowledge that Throne prohibits the exchange of gifts for services or goods. You agree to use Throne links strictly for voluntary gifting in compliance with Throne's Terms of Service.

## **Article 8: Analytics and Tracking**

**8.1 Pro Plan** Users may access analytics on page views, link clicks, and referral sources. Such data is aggregated and anonymized where required by law.

**8.2** The Company uses cookies and similar technologies for analytics, in compliance with our Privacy Policy. You consent to such tracking by using the Services.

**8.3** Analytics data is provided "as is" without warranties of accuracy or completeness.

## **Article 9: Prohibited Activities and Content Moderation**

**9.1** You agree not to: (a) use the Services for illegal purposes, including fraud, money laundering, or transmitting malware; (b) upload harmful, defamatory, or infringing User Content; (c) interfere with the Services or other users; (d) impersonate others; or (e) violate third-party terms (e.g., payment processor policies).

**9.2** The Company may monitor User Content for compliance and remove or suspend access for violations without notice. We implement a reporting system for abuse.

**9.3** You are liable for all User Content and activities, including strict compliance with age restrictions (Services are exclusively for users 18+). You represent that you have the legal capacity to enter into binding contracts and that your use of the Services does not violate any applicable laws or third-party terms regarding age eligibility.

## **Article 10: Liability and Payment Processing Disclaimers**

**10.1 No Liability for Payments:** The Company is not a payment processor, financial institution, or money transmitter. We do not handle, store, or process funds, and disclaim all liability for payment failures, disputes, or losses arising from Third-Party Services.

**10.2 Limitation of Liability:** To the fullest extent permitted by law, the Company shall not be liable for indirect, incidental, consequential, or punitive damages, including lost profits. Total liability shall not exceed fees paid by you in the prior 12 months.

**10.3 Indemnification:** You agree to indemnify and hold the Company harmless from claims arising from your User Content, misuse of Services, or violations of these Terms.

**10.4** The Services are provided "as is" without warranties, express or implied, including merchantability or fitness for a particular purpose.

## **10.5 No Financial Licensing or Money Transmission**

The Company is not a payment processor, money transmitter, financial institution, broker, or provider of financial services. The Company does not hold, transmit, safeguard, convert, or manage funds in any manner. All financial transactions occur exclusively on Third-Party Services selected by the User. Users are solely responsible for ensuring that their use of linked payment platforms complies with all applicable federal, state, and international laws, including money-transmitter rules, tax reporting obligations, and the terms and policies of each payment processor. The Company disclaims all responsibility arising from a User's failure to comply with such requirements.

## **Article 11: Privacy Compliance**

**11.1** We comply with applicable privacy laws, including GDPR (for EU users), CCPA (for California users), and state privacy laws. See our Privacy Policy for details on data handling.

**11.2** You consent to our collection and use of personal data as described therein. For EU users, you have rights to access, rectify, or erase data via [support@settlequik.com](mailto:support@settlequik.com).

**11.3** Analytics data for Pro users is processed securely and not shared with third parties except as required by law.

## **Article 12: Data Security and Breach Notification**

**12.1** We implement reasonable security measures, including SSL/TLS encryption, password hashing, regular updates, and limited access to data. However, no system is impenetrable, and you use the Services at your own risk.

**12.2** In the event of a data breach affecting your information, we will notify you and relevant authorities as required by law (e.g., within 72 hours under GDPR).

**12.3** You are responsible for securing your Account and linked Third-Party Services.

## **Article 13: Copyright Compliance and DMCA Notices**

**13.1** The Company respects intellectual property rights and complies with the Digital Millennium Copyright Act (DMCA). If you believe that any User Content infringes your copyright, you may submit a written notice containing all required elements under 17 U.S.C. § 512(c)(3) to the Company at [support@settlequik.com](mailto:support@settlequik.com) or by mail to the address listed in the Introduction.

**13.2** Upon receipt of a valid DMCA notice, the Company will investigate the claim and may remove or disable access to the allegedly infringing material. The Company may also notify the User who posted the material.

**13.3** If your material was removed and you believe the removal was in error, you may submit a counter-notification consistent with 17 U.S.C. § 512(g). The Company will restore the material unless the copyright owner files a court action within the statutory timeframe.

**13.4** Users acknowledge that knowingly submitting false infringement notices or counter-notices may result in legal liability.

## **Article 14: Accessibility Compliance**

**14.1** The Site aims to comply with the Americans with Disabilities Act (ADA) and Web Content Accessibility Guidelines (WCAG) 2.1 Level AA. If you encounter accessibility barriers, contact [support@settlequik.com](mailto:support@settlequik.com).

**14.2** Users must ensure their landing pages do not violate accessibility laws when shared publicly.

## **Article 15: Business Insurance and Tax Compliance**

**15.1** The Company maintains cyber liability insurance to cover potential data incidents. Users are encouraged to obtain their own insurance for business activities.

**15.2** You are solely responsible for tax compliance related to your earnings via the Services. The Company reports subscription income to tax authorities as required (e.g., Form 1099 for U.S. users exceeding thresholds).

## **Article 16: Jurisdiction and Governing Law**

**16.1** These Terms shall be governed by the laws of the State of Oklahoma, without regard to conflict of laws principles. Any disputes shall be resolved exclusively in the state or federal courts located in Oklahoma County, Oklahoma.

**16.2** For international users, you consent to the jurisdiction of Oklahoma courts and agree that the UN Convention on Contracts for the International Sale of Goods does not apply.

## **Article 17: Dispute Resolution and Arbitration**

**17.1 Informal Resolution:** Before formal action, you agree to notify us at [info@settlequik.com](mailto:info@settlequik.com) of any dispute, providing 30 days to resolve it.

**17.2 Arbitration:** Any unresolved disputes shall be settled by binding arbitration under the

American Arbitration Association (AAA) rules in Oklahoma City, Oklahoma. You waive rights to class actions or jury trials.

**17.3** The arbitrator may award attorneys' fees to the prevailing party.

## **Article 18: Miscellaneous**

**18.1 Severability:** If any provision is held invalid, the remainder shall continue in full force.

**18.2 Waiver:** No waiver of any breach shall constitute a waiver of subsequent breaches.

**17.3 Entire Agreement:** These Terms, including the Privacy Policy, constitute the entire agreement between the parties.

**18.4 Assignment:** You may not assign these Terms without our consent; we may assign freely.

**18.5 Force Majeure:** We are not liable for delays due to events beyond our control (e.g., natural disasters, cyberattacks).

**18.6 Contact:** Questions? Email [support@settlequik.com](mailto:support@settlequik.com) or write to our registered agent at the address in the Introduction.

By using the Services, you acknowledge that you have read, understood, and agree to these Terms.

**SettleQuik LLC Last Updated: January 13, 2026**