



TERMS & CONDITIONS POLICY

Effective Date: January 1, 2026

Organization: Star Diamond Conglomerate™ and all affiliated subsidiaries, brands, websites, applications, software systems, telecommunications services, and digital platforms.

1. Acceptance of Terms

By accessing, browsing, purchasing from, registering with, or otherwise using any website, platform, software system, digital service, telecommunications service, AI-powered system, or affiliated brand operated by Star Diamond Conglomerate™, you acknowledge that you have read, understood, and agreed to be legally bound by these Terms & Conditions. If you do not agree to these terms, you must discontinue use of all services immediately.

2. Eligibility

Users must be at least 18 years of age or the legal age required within their jurisdiction to use our services unless otherwise authorized by a parent, guardian, institution, or applicable law. By using our services, users

represent and warrant that they possess the legal authority and capacity to enter binding agreements.

3. Services Provided

Star Diamond Conglomerate™ and its affiliated entities may provide: • Digital products • Media services • Telecommunications systems • AI-powered systems • Marketing services • Creative services • Consulting services • E-commerce products • Subscription services • Technology systems • Business development services • Real estate services • Educational systems • Software platforms Service offerings may change, expand, suspend, or discontinue at any time without prior notice.

4. User Responsibilities

Users agree to: • Provide accurate information • Maintain account security • Comply with all applicable laws • Avoid fraudulent or deceptive activity • Refrain from abusing systems or services • Avoid unauthorized access attempts • Respect intellectual property rights • Use services only for lawful purposes Users are solely responsible for activity conducted under their accounts or credentials.

5. Account Registration & Security

Certain services may require account registration. Users are responsible for: • Maintaining confidentiality of login credentials • Monitoring account activity • Preventing unauthorized access • Immediately notifying us of suspicious activity Star Diamond Conglomerate™ reserves the right to suspend, restrict, or terminate accounts at its sole discretion for security, operational, legal, or policy-related reasons.

6. Payments & Billing

Users agree to provide valid payment information for all purchases, subscriptions, invoices, or recurring services. Payments may be processed through third-party providers including but not limited to: • Stripe • PayPal • Square • Shopify Payments • ACH processors • Banking institutions Failure to complete payment obligations may result in: • Service interruption • Subscription cancellation • Account suspension • Collections activity • Legal enforcement actions Users are responsible for any taxes, duties, banking fees, or processor-related charges associated with transactions.

7. No Refunds Policy

Due to the digital, custom-designed, made-to-order, consulting-based, AI-assisted, and intellectual nature of many products and services offered by Star Diamond Conglomerate™, all sales are generally considered final unless otherwise expressly stated in writing. Chargebacks, unauthorized disputes, fraudulent payment reversals, or abusive refund activity may result in: • Permanent account bans • Legal enforcement • Collections proceedings • Reporting to fraud prevention agencies • Civil recovery actions Additional refund terms may appear in separate Refund & Chargeback Policies.

8. Intellectual Property Rights

All branding, systems, logos, graphics, software, AI structures, written materials, media content, telecommunications technologies, proprietary frameworks, source code, visual designs, and digital assets are owned or licensed by Star Diamond Conglomerate™. Users may not: • Copy • Redistribute • Resell • Reverse engineer • Scrape • Clone • Train AI systems using our materials • Modify or exploit proprietary content without written authorization.

9. Telecommunications & AI Systems

Certain services may involve AI-powered systems, telecommunications infrastructure, automation technologies, predictive systems, biometric integrations, or machine learning tools. Users acknowledge: • AI systems may contain inaccuracies • Service interruptions may occur • Automated systems are not guaranteed error-free • Telecommunications systems depend on third-party infrastructure Users assume all risks associated with reliance upon AI-generated outputs or telecommunications systems.

10. Limitation of Liability

To the maximum extent permitted by law, Star Diamond Conglomerate™ shall not be liable for: • Indirect damages • Consequential damages • Lost profits • Lost revenue • Data loss • Business interruption • Emotional distress • Third-party platform restrictions • Payment processor holds • Telecommunications outages • AI inaccuracies • Cybersecurity incidents All services are provided “AS IS” and “AS AVAILABLE.”

11. Termination of Services

Star Diamond Conglomerate™ reserves the unrestricted right to suspend, terminate, restrict, or deny access to services, accounts, systems, or platforms at any time for: • Policy violations • Fraud prevention • Security concerns • Abuse of services • Legal compliance • Operational necessity Termination may occur without prior notice.

12. Governing Law

These Terms & Conditions shall be governed under the laws applicable within the jurisdiction where Star Diamond Conglomerate™ operates. Any disputes arising under these terms shall be subject to binding venue and jurisdiction as determined by Star Diamond Conglomerate™.

13. Modifications to Terms

Star Diamond Conglomerate™ may revise, update, or replace these Terms & Conditions at any time without prior notice. Continued use of services following updates constitutes acceptance of revised terms.

Contact Information

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“Innovate. Elevate. Dominate.”™