GLOBIN TERMS OF SERVICE

Last Updated:

1. INTRODUCTION

Welcome to **Globin**, a personal finance management platform owned and operated by **F5 STUDIO LAB LLC**(" F5 STUDIO LAB," "Globin," "Company," "we," "our," or "us").

These Terms of Service ("Terms") govern your access to and use of the Globin mobile application, website, software, content, features, and any related services provided by F5 STUDIO LAB LLC(collectively, the "Services").

By downloading, accessing, registering for, or using the Services, you acknowledge that you have read, understood, and agree to be legally bound by these Terms, our Privacy Policy, and any additional policies or guidelines that may be published from time to time.

If you do not agree with these Terms, you must not access or use the Services.

2. DEFINITIONS

For purposes of these Terms, the following definitions apply:

Account means the personal account created by a user to access the Services.

Company, **F5 STUDIO LAB LLC**, **we**, **our**, or **us** refers to F5 STUDIO LAB LLC, a limited liability company organized under the laws of the State of Florida, United States.

Family Account means a feature allowing an Account owner to invite and manage authorized family members, including minor children under the supervision of a parent or legal guardian.

Financial Information means any financial data voluntarily provided by the user, including but not limited to income, expenses, budgets, savings goals, recurring payments, account balances, categories, financial notes, and transaction records.

Globin means the mobile application, website, software platform, APIs, databases, and related services operated by F5 STUDIO LAB LLC.

Premium Subscription means a paid subscription that grants access to enhanced features and functionality.

Services means all products, software, applications, websites, features, content, and related services made available by F5 STUDIO LAB LLC.

User, **you**, or **your** means any individual who accesses or uses the Services.

3. ACCEPTANCE OF THESE TERMS

By creating an Account or otherwise using the Services, you represent and warrant that:

- You have the legal capacity to enter into a binding agreement.
- You are at least eighteen (18) years of age, unless expressly permitted under a Family Account.
- You have read and understood these Terms.
- You agree to comply with all applicable laws and regulations.
- You agree to comply with these Terms and all related Company policies.

These Terms constitute a legally binding agreement between you and F5 STUDIO LAB LLC.

4. ELIGIBILITY

The Services are intended solely for individuals who are at least eighteen (18) years old.

Individuals under the age of eighteen may only access the Services through a Family Account established and managed by a parent or legal guardian who accepts full responsibility for the minor's use of the Services.

The Company reserves the right to verify your eligibility at any time and may suspend or terminate any Account created in violation of these Terms.

5. DESCRIPTION OF THE SERVICES

Globin is a financial organization platform designed to help individuals better understand and manage their personal finances.

Depending on the subscription plan and feature availability, the Services may include:

- Manual income tracking.
- Manual expense tracking.
- Custom spending categories.
- Budget planning.
- Savings goal management.
- Bill and payment reminders.
- Shared expense management.

- Family financial management.
- Multi-currency support.
- Financial reports and dashboards.
- Bank account synchronization with supported financial institutions.
- Artificial Intelligence-powered insights.
- Additional features introduced by F5 STUDIO LAB LLCfrom time to time.

The Services are intended to assist users in organizing financial information and developing a better understanding of their personal financial habits.

Globin is an informational and organizational tool only and should not be interpreted as a substitute for professional financial judgment.

6. NATURE OF THE SERVICES

Globin is a financial management application.

Globin is **not**:

- A bank.
- A financial institution.
- A credit union.
- An investment adviser.
- A broker-dealer.
- A payment processor.
- A lending institution.
- An insurance provider.
- A tax preparation service.
- A legal advisory service.
- A certified public accounting service.

The Company does not:

- Hold customer funds.
- Execute financial transactions.
- Process payments.
- Provide investment recommendations.
- Offer financial planning services.
- Guarantee financial outcomes.
- Guarantee savings.
- Guarantee investment returns.

Any charts, reports, analytics, forecasts, recommendations, or financial summaries generated by the Services are provided solely for informational and educational purposes.

You remain solely responsible for evaluating your financial circumstances and making your own financial decisions.

7. ACCOUNT REGISTRATION

To access certain features of the Services, you must create an Account.

You may register using one of the authentication methods made available by the Company, including:

- Email address and password;
- Google Sign-In;
- Sign in with Apple; or
- Other authentication providers supported in the future.

You agree to:

- Provide accurate, current, and complete registration information;
- Maintain and promptly update your information;
- Keep your Account credentials confidential;
- Use a valid email address;
- Verify your email address when requested by the Company.

You are solely responsible for all activities conducted through your Account.

The Company is not responsible for losses resulting from your failure to safeguard your login credentials.

8. ACCOUNT SECURITY

You are responsible for maintaining the security of your Account and password.

You agree that you will not:

- Share your password with unauthorized individuals;
- Allow another person to use your Account;
- Circumvent authentication or security measures;
- Create multiple Accounts to evade restrictions.

If you suspect unauthorized access to your Account, you must notify F5 STUDIO LAB LLCimmediately through the official support channels.

The Company reserves the right to suspend access to an Account whenever it reasonably believes that the Account has been compromised or is being used in violation of these Terms.

9. FAMILY ACCOUNTS

Globin may offer Family Account functionality that enables an Account owner to invite authorized family members to participate in shared financial management.

The primary Account holder is solely responsible for:

- Managing invitations and permissions;
- Supervising any minors included in the Family Account;
- Determining the information shared among members;
- Ensuring compliance with these Terms.

F5 STUDIO LAB LLCdoes not monitor or mediate disputes among Family Account members and assumes no responsibility for disagreements regarding shared financial information or Account access.

10. ELECTRONIC COMMUNICATIONS

By creating an Account or using the Services, you consent to receive communications from the Company electronically.

These communications may include:

- Account notifications;
- Security alerts;
- Service announcements;
- Billing notices;
- Product updates;
- Legal notices;
- Changes to these Terms or other Company policies.

You agree that electronic communications satisfy any legal requirement that such communications be provided in writing.

11. ELECTRONIC CONSENT

To the fullest extent permitted by applicable law, you agree that your electronic acceptance of these Terms has the same legal force and effect as a handwritten signature.

Your continued use of the Services following any updates to these Terms constitutes your acceptance of the revised Terms, unless applicable law requires additional consent.

12. SUBSCRIPTION PLANS

Globin operates under a **freemium subscription model**, offering both a free tier and one or more paid subscription plans ("Premium Subscription").

The features available under each subscription tier may vary over time as the Services evolve.

F5 STUDIO LAB LLCreserves the right to modify, replace, discontinue, or introduce new subscription plans, pricing structures, or feature sets at any time, subject to applicable law and these Terms.

Descriptions of current subscription plans are available within the Globin application or on the Company's official website.

13. PREMIUM SUBSCRIPTION

A Premium Subscription provides access to enhanced features that are not available under the free plan.

Premium features may include, without limitation:

- Advanced financial analytics.
- Enhanced budgeting tools.
- Expanded reporting capabilities.
- Multi-device synchronization.
- Family management features.
- Bank account synchronization.
- Artificial Intelligence-powered insights.
- Automation tools.
- Early access to new features.
- Additional functionality introduced by the Company.

The Company may add, remove, or modify Premium features without guaranteeing the continued availability of any specific functionality.

14. FREE TRIAL

The Company may offer a seven (7) day free trial for eligible Premium Subscriptions.

Eligibility for free trials is determined solely by the Company or the applicable app marketplace.

Unless otherwise stated:

- Free trials are limited to one per eligible user.
- Additional restrictions may apply.
- Abuse of free trial promotions may result in suspension or termination of your Account.

If automatic renewal is enabled, your subscription will automatically convert to a paid subscription upon expiration of the trial period unless cancelled before the trial ends.

15. BILLING AND PAYMENTS

Premium Subscription fees are billed on a monthly basis unless otherwise specified.

Payments may be processed through:

- Apple App Store;
- Google Play Store;
- Other authorized payment providers.

You authorize the applicable payment processor to charge your selected payment method for all applicable subscription fees, taxes, and recurring charges.

Failure to process payment may result in suspension or termination of Premium features.

16. AUTOMATIC RENEWAL

Where permitted by applicable law, Premium Subscriptions automatically renew at the end of each billing cycle unless cancelled before the renewal date.

You may disable automatic renewal at any time through the applicable app marketplace or subscription management platform.

Cancellation prevents future billing but does not entitle you to a refund for the current billing period unless otherwise required by law.

Upon cancellation or expiration, your Account will automatically revert to the free plan.

17. REFUNDS

Subscription purchases are generally non-refundable except where required by applicable law.

When subscriptions are purchased through Apple App Store or Google Play Store, refund requests are subject to the policies of those respective platforms.

For subscriptions purchased directly from the Company, refund requests may be reviewed on a case-by-case basis at the Company's sole discretion.

Nothing in this Section limits any non-waivable consumer rights available under applicable law.

18. SERVICE AVAILABILITY

The Company uses commercially reasonable efforts to maintain the availability and reliability of the Services.

However, you acknowledge that uninterrupted access cannot be guaranteed.

The Services may be unavailable due to:

- Scheduled maintenance;
- Emergency maintenance;
- Infrastructure failures;
- Internet outages;
- Third-party service interruptions;
- Cybersecurity incidents;
- Software updates;
- Events beyond the Company's reasonable control.

The Company does not warrant uninterrupted or error-free operation of the Services.

19. THIRD-PARTY SERVICES

The Services may integrate with third-party providers, including financial institutions, payment platforms, authentication providers, cloud infrastructure providers, analytics services, or other external services.

The Company does not own or control these third-party services and is not responsible for:

- Their availability;
- Their accuracy;
- Their security practices;
- Their policies;
- Their content;
- Their performance.

Your use of third-party services is governed by the applicable third-party terms and privacy policies.

20. BANK ACCOUNT SYNCHRONIZATION

Globin may offer bank account synchronization through authorized third-party financial data providers.

When available:

- Connections may be established through secure APIs or Open Banking technologies.
- The Company will use commercially reasonable efforts to avoid storing users' online banking credentials whenever technically feasible.
- Financial institution availability may vary by country and provider.

Bank synchronization services depend on third-party infrastructure and participating financial institutions.

The Company does not guarantee:

- Continuous synchronization;
- Availability for every financial institution;
- Real-time updates;
- Complete transaction histories;
- Accuracy of third-party financial data.

Users remain responsible for verifying all imported financial information.

21. FINANCIAL INFORMATION

You retain ownership of all Financial Information that you submit through the Services.

By using Globin, you grant F5 STUDIO LAB LLC a limited, non-exclusive license to process, store, transmit, and display your Financial Information solely for the purpose of providing and improving the Services.

You represent and warrant that:

- You own or have the legal right to submit the information.
- The information is accurate to the best of your knowledge.
- Submission of such information does not violate any applicable law or third-party rights.

The Company does not verify the accuracy or completeness of Financial Information entered by users.

Reports, charts, analytics, and insights generated by the Services are only as accurate as the information provided.

22. ARTIFICIAL INTELLIGENCE FEATURES

Globin may incorporate Artificial Intelligence ("AI") technologies to enhance the user experience.

AI-powered features may include:

- Spending pattern analysis;
- Budget summaries;
- Financial education;
- Transaction categorization;
- Personalized insights;
- Financial explanations;
- Savings suggestions;
- Productivity recommendations.

AI-generated outputs are intended solely for informational and educational purposes.

They do not constitute:

- Financial advice;
- Investment advice;
- Legal advice;
- Tax advice;
- Accounting advice;
- Professional consulting services.

AI systems may produce inaccurate, incomplete, or misleading results.

Users remain solely responsible for evaluating any information generated by AI before making financial decisions.

23. ACCEPTABLE USE

You agree to use the Services only for lawful purposes and in accordance with these Terms.

You may use Globin solely for your own personal financial management unless the Company expressly authorizes another use.

You agree not to misuse the Services or interfere with their operation.

24. PROHIBITED CONDUCT

Without limiting any other provision of these Terms, you agree that you will not:

- Attempt to gain unauthorized access to the Services or Company systems;
- Reverse engineer, decompile, disassemble, or otherwise attempt to derive the source code of the Services;
- Copy, reproduce, distribute, modify, or create derivative works from the Services;
- Upload viruses, ransomware, malware, spyware, or malicious code;
- Use automated bots, crawlers, scrapers, or similar technologies without authorization;
- Share your Account credentials with unauthorized persons;
- Circumvent security or authentication mechanisms;
- Use the Services to commit fraud or unlawful activities;
- Interfere with other users' access to the Services;
- Exploit vulnerabilities in the Services;
- Use the Services to develop competing products through unauthorized copying or extraction.

Violation of this Section may result in immediate suspension or permanent termination of your Account without prior notice.

The Company reserves the right to cooperate with law enforcement authorities regarding unlawful conduct.

25. BETA FEATURES

From time to time, the Company may offer beta, preview, experimental, or early access features.

Beta Features are provided solely for evaluation purposes and may:

- Contain bugs;
- Be incomplete;
- Change substantially;
- Be discontinued at any time.

The Company makes no warranties regarding Beta Features and assumes no liability arising from their use.

26. MODIFICATIONS TO THE SERVICES

The Company continually develops and improves Globin.

Accordingly, the Company reserves the right to:

- Add new features;
- Remove existing features;
- Modify functionality;
- Change subscription pricing;
- Introduce usage limitations;
- Suspend portions of the Services;
- Discontinue any Service at its sole discretion.

Where required by applicable law, users will receive reasonable notice before material changes become effective.

Continued use of the Services after such changes constitutes acceptance of the updated Services.

27. PRODUCT IMPROVEMENT AND ANALYTICS

To improve the Services, the Company may collect technical, operational, and usage analytics.

Such information may include:

- Feature usage statistics;
- Performance metrics;
- Crash reports;
- Device information;
- Diagnostic data;
- Anonymous interaction patterns.

Whenever reasonably possible, analytics used for product improvement will be aggregated, anonymized, or de-identified so that they cannot reasonably identify an individual user.

The Company's collection and use of analytics data is further described in the Privacy Policy.

28. INTELLECTUAL PROPERTY RIGHTS

The Services, including all software, source code, object code, databases, algorithms, artificial intelligence models, machine learning models, user interfaces, graphics, icons, designs, layouts, trademarks, service marks, logos, text, documentation, audiovisual materials, and all other content made available through Globin (collectively, the "Company Content"), are owned by or licensed to F5 STUDIO LAB LLCand are protected by applicable United States and international intellectual property laws.

Nothing in these Terms transfers any ownership rights to you.

Subject to your compliance with these Terms, F5 STUDIO LAB LLCgrants you a limited, revocable, non-exclusive, non-transferable, and non-sublicensable license to access and use the Services solely for your personal, non-commercial use.

Except as expressly authorized by the Company, you may not:

- Copy or reproduce the Services;
- Modify or create derivative works;
- Sell, sublicense, distribute, lease, or commercially exploit any portion of the Services;
- Remove proprietary notices;
- Use Company trademarks without prior written consent.

Any unauthorized use immediately terminates the license granted under these Terms.

29. USER CONTENT

You retain ownership of the Financial Information and other content that you submit through the Services ("User Content").

By submitting User Content, you grant F5 STUDIO LAB LLCa worldwide, non-exclusive, royalty-free license to host, store, process, reproduce, display, transmit, and use such content solely for the purpose of operating, maintaining, improving, securing, and providing the Services.

This license automatically terminates when your User Content is permanently deleted from our systems, except where retention is required by law or reasonably necessary for backup, security, fraud prevention, dispute resolution, or compliance purposes.

You represent and warrant that you have all rights necessary to submit your User Content.

30. SECURITY

F5 STUDIO LAB LLCmaintains administrative, technical, and organizational safeguards designed to protect the confidentiality, integrity, and availability of user information.

Security measures may include, among others:

- Encryption of data in transit;
- Encryption of sensitive data at rest where appropriate;
- Secure authentication mechanisms;
- Role-based access controls;
- Security monitoring;
- Logging and audit trails;
- Routine security updates;
- Backup and disaster recovery procedures;
- Incident response processes.

Despite these safeguards, no technology, software, or transmission over the Internet can be guaranteed to be completely secure.

Accordingly, the Company cannot guarantee absolute security.

31. CONFIDENTIALITY

The Company will handle Personal Information and Financial Information in accordance with its Privacy Policy.

Access to user information is restricted to authorized personnel who require such access to:

- Operate the Services;
- Maintain system security;
- Provide customer support;
- Comply with legal obligations;
- Improve product functionality.

The Company does not sell users' personal financial information.

Aggregated, anonymized, or de-identified information may be used for analytics, research, product development, and operational improvements.

32. DISCLAIMER OF WARRANTIES

THE SERVICES ARE PROVIDED "AS IS," "AS AVAILABLE," AND "WITH ALL FAULTS."

TO THE MAXIMUM EXTENT PERMITTED BY LAW, F5 STUDIO LAB LLCDISCLAIMS ALL WARRANTIES, WHETHER EXPRESS, IMPLIED, STATUTORY, OR OTHERWISE, INCLUDING ANY IMPLIED WARRANTIES OF:

- MERCHANTABILITY;
- FITNESS FOR A PARTICULAR PURPOSE;
- TITLE;
- NON-INFRINGEMENT;
- ACCURACY;
- RELIABILITY;
- CONTINUOUS AVAILABILITY.

THE COMPANY DOES NOT WARRANT THAT:

- THE SERVICES WILL BE UNINTERRUPTED;
- THE SERVICES WILL BE ERROR-FREE;
- DEFECTS WILL ALWAYS BE CORRECTED;
- THE SERVICES WILL MEET YOUR EXPECTATIONS;
- IMPORTED FINANCIAL DATA WILL ALWAYS BE COMPLETE OR ACCURATE;
- AI-GENERATED OUTPUTS WILL BE ACCURATE, COMPLETE, OR SUITABLE FOR ANY PARTICULAR PURPOSE.

YOUR USE OF THE SERVICES IS AT YOUR OWN RISK.

33. LIMITATION OF LIABILITY

TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, F5 STUDIO LAB LLC, ITS AFFILIATES, MEMBERS, MANAGERS, OFFICERS, EMPLOYEES, CONTRACTORS, LICENSORS, AND SERVICE PROVIDERS SHALL NOT BE LIABLE FOR ANY:

- INDIRECT DAMAGES;
- INCIDENTAL DAMAGES;
- CONSEQUENTIAL DAMAGES;
- SPECIAL DAMAGES;
- EXEMPLARY DAMAGES;
- PUNITIVE DAMAGES;
- LOSS OF PROFITS;
- LOSS OF SAVINGS;
- LOSS OF GOODWILL;

- LOSS OF DATA;
- BUSINESS INTERRUPTION;
- LOSS OF BUSINESS OPPORTUNITIES.

THIS LIMITATION APPLIES REGARDLESS OF THE LEGAL THEORY ASSERTED, INCLUDING CONTRACT, TORT, NEGLIGENCE, STRICT LIABILITY, OR OTHERWISE.

IN NO EVENT SHALL THE COMPANY'S TOTAL AGGREGATE LIABILITY EXCEED THE GREATER OF:

(a) THE TOTAL AMOUNT PAID BY YOU TO F5 STUDIO LAB LLCDURING THE TWELVE (12) MONTHS IMMEDIATELY PRECEDING THE EVENT GIVING RISE TO THE CLAIM; OR

(b) ONE HUNDRED U.S. DOLLARS (USD $100).

SOME JURISDICTIONS DO NOT ALLOW CERTAIN LIMITATIONS OF LIABILITY; ACCORDINGLY, SOME OF THE ABOVE LIMITATIONS MAY NOT APPLY TO YOU.

34. INDEMNIFICATION

You agree to defend, indemnify, and hold harmless F5 STUDIO LAB LLC, its affiliates, officers, directors, employees, contractors, licensors, successors, and assigns from and against any claims, liabilities, damages, losses, judgments, settlements, costs, and expenses (including reasonable attorneys' fees) arising out of or relating to:

- Your use of the Services;
- Your violation of these Terms;
- Your violation of applicable law;
- Your infringement of any third-party rights;
- Your User Content;
- Fraudulent or unlawful activities conducted through your Account.

35. ACCOUNT SUSPENSION AND TERMINATION

The Company reserves the right to suspend, restrict, or terminate your Account immediately, with or without notice, if it reasonably determines that:

- You have violated these Terms;
- Your activities present a security risk;
- You engage in fraudulent or illegal conduct;
- You misuse the Services;
- Your Account has been compromised;
- Continued access may expose the Company or other users to harm.

Termination of your Account does not relieve you of any obligations incurred before termination.

36. ACCOUNT DELETION

You may request deletion of your Account at any time through the application or by contacting Customer Support.

Following a deletion request:

- Your Account will enter a thirty (30) day recovery period.
- During this period, you may request restoration of your Account.
- After the recovery period expires, your Personal Information and Financial Information will be permanently deleted, except where retention is required by law or reasonably necessary for security, fraud prevention, dispute resolution, tax compliance, or other legitimate legal purposes.

The Company may retain anonymized or aggregated data that cannot reasonably identify any individual user.

37. CHANGES TO THESE TERMS

The Company may revise these Terms from time to time.

When material changes are made, the Company will provide reasonable notice through the Services, email, or other appropriate communication channels.

Your continued use of the Services following the effective date of the revised Terms constitutes your acceptance of the updated Terms.

38. FORCE MAJEURE

F5 STUDIO LAB LLC shall not be liable for any delay or failure to perform resulting from causes beyond its reasonable control, including but not limited to:

- Natural disasters;
- Fire;
- Flood;
- Earthquakes;
- Pandemics;

- Government actions;
- Labor disputes;
- Internet outages;
- Utility failures;
- Cyberattacks;
- Acts of war;
- Terrorism;
- Civil unrest;
- Failures of third-party providers.

39. GOVERNING LAW

These Terms shall be governed by and construed in accordance with the laws of the State of Florida, without regard to its conflict of law principles.

40. DISPUTE RESOLUTION

Before initiating any legal proceeding, the parties agree to make a good faith effort to resolve any dispute through informal negotiations.

Unless otherwise required by applicable law, any legal action arising out of or relating to these Terms or the Services shall be brought exclusively in the state or federal courts located in the State of Florida, United States.

Each party irrevocably submits to the personal jurisdiction of such courts.

41. ASSIGNMENT

You may not assign or transfer your rights or obligations under these Terms without the Company's prior written consent.

The Company may assign or transfer these Terms, in whole or in part, without restriction, including in connection with a merger, acquisition, corporate restructuring, or sale of assets.

42. WAIVER

No failure or delay by the Company in exercising any right under these Terms shall operate as a waiver of that right.

Any waiver must be in writing and signed by an authorized representative of F5 STUDIO LAB LLC.

43. SEVERABILITY

If any provision of these Terms is determined by a court of competent jurisdiction to be invalid, illegal, or unenforceable, the remaining provisions shall remain in full force and effect.

The invalid provision shall be interpreted or modified only to the extent necessary to make it enforceable while preserving its original intent whenever legally possible.

44. SURVIVAL

The following Sections shall survive the termination of these Terms or your Account:

- Intellectual Property Rights;
- User Content;
- Disclaimer of Warranties;
- Limitation of Liability;
- Indemnification;
- Governing Law;
- Dispute Resolution;
- Confidentiality;
- Survival;
- Any provisions which by their nature are intended to survive termination.

45. ENTIRE AGREEMENT

These Terms, together with the Privacy Policy, Cookie Policy, Security Policy, Account Deletion Policy, and any additional legal notices published by F5 STUDIO LAB LLC, constitute the entire agreement between you and the Company concerning the Services and supersede all prior or contemporaneous communications, agreements, representations, or understandings relating to the subject matter herein.

46. CONTACT INFORMATION

If you have any questions regarding these Terms or the Services, you may contact us using the following information:

F5 STUDIO LAB LLC

Customer Support Email: Manager-Support@gspromastermoving.com

Website: [Under Development]

The Company will make commercially reasonable efforts to respond to inquiries within a reasonable timeframe.

47. EFFECTIVE DATE

These Terms become effective on the date indicated at the beginning of this document and remain in effect until amended or replaced by F5 STUDIO LAB LLC.