

USER AGREEMENT (PUBLIC OFFER)

Publication date:

May 18, 2026 **Revision:** 1.0

Language of the document.

This document is originally drafted in Russian. The English translation is provided for informational and convenience purposes only and does not constitute a legally binding version of the document. In the event of any discrepancies, inconsistencies, or conflicts between the Russian and English versions, the Russian version shall prevail.

This User Agreement (hereinafter — the "Agreement") is a public offer in accordance with Articles 435 and 437 of the Civil Code of the Russian Federation and sets out the terms of use of the "ChëKak: Market" online service (hereinafter — the "Platform") and related online services.

Rights holder and Platform operator: Individual Entrepreneur Kosenkov Ivan Igorevich (hereinafter — the "Contractor", the "Rights Holder").

Use of the Platform, registration on it, downloading software products, use of online services, payment for subscriptions or one-time payments shall mean full and unconditional acceptance of this Agreement in accordance with Article 438 of the Civil Code of the Russian Federation.

1. Terms and Definitions

- **Platform** — the "ChëKak: Market" ecosystem hosted on the `chekak.store` domain and its subdomains, including `app` (the main application storefront), `apk` (Android software delivery, no UI), `cdn` (cookieless shared static assets incl. Altcha captcha), the AI cluster (`ai`, `chat`, `tts`, `subs` — formerly `transcription`, `live` — AI photo "revival"), converters (incl. `excel`), marketplaces and landing stubs (`link`, `git`, `kuda`, `vmeste`), and the advertising portal `ads.chekak.store` (direct-advertiser cabinet; ads purchased there may be placed on all of the Contractor's sites and services, including `chekak.store` and `wb-helper.tech` with all subdomains; ad launch is planned in the near future). `blog.chekak.store` is not used. User-published content is moderated by the Contractor and contractors engaged under civil-law agreements (self-employed/sole proprietors, 18+, under NDA, access limited to their contour). Functional addresses: `support@`, `legal@`, `partners@`, `ads@`, `money@chekak.store`. See the Russian-language version of this Agreement (Section 1) for the full list; the Russian version prevails.
- **User** — any individual who has **confirmed being 18 years of age or older** (see Section 2.5 of this Agreement) and registered an Account on the Platform. Anonymous use of certain Platform utilities without registration is available to persons of any age (see Section 2.5.3 of this Agreement); however, such persons do not acquire the status of User within the meaning of this Agreement.
- **Visitor** — any person using the anonymous features of the Platform without registering an Account. The Visitor is not a User; processing of the personal data of the Visitor as an identifiable subject is not

carried out (the Contractor's own self-hosted Umami analytics is cookieless and requires no consent; third-party Russian counters/ads only with opt-in consent, not connected as of the publication date).

- **Age confirmation (18+)** — a checkbox mark provided by the User at registration confirming that the User is 18 years of age or older. The User's specific date of birth is **not collected or stored** on the Platform. Provision of knowingly false information about age is a material breach of this Agreement (see Section 2.5.6).
- **Country of tax residency** — the country declared by the User at registration in which the User is a tax resident under Article 207 of the Tax Code of the Russian Federation (for the Russian Federation — an individual who is physically present in the Russian Federation for at least 183 calendar days within 12 consecutive months) or applicable foreign legislation. The declared value determines available payment methods (see Section 4) and the law applicable to the relationship between the parties. The User may change the country in the personal account with re-confirmation; the change is logged with date, time, IP and User-Agent.
- **Account** — a single User record on the Platform, existing in one instance across all services. Created via `auth.chekak.store/register`.
- **Callsign (login)** — a public Account name automatically generated by the Platform at registration (for example, "КузнецМедведь" / "BlacksmithBear"), where appropriate appended with a four-digit numeric suffix for uniqueness (e.g. "BlacksmithBear-4823"). The Callsign is formed using the "medieval profession + animal" scheme from a vocabulary maintained by the Contractor. The User may refresh the proposed Callsign before completing registration ("Refresh" button) any number of times, and thereafter — once via the personal account. The Callsign serves for sign-in to the Account alongside the email address and is publicly displayed on `work.chekak.store`, `gigs.chekak.store`, and `prompt.chekak.store`.
- **Software Product (Application)** — mobile or other software hosted on the Platform as an APK file or provided as an online service.
- **Online Service** — a software service accessed remotely over the Internet.
- **Subscription** — a paid period of access to an Online Service.
- **Chiki** — the Platform's internal accounting unit, not an electronic means of payment within the meaning of Federal Law 161-FZ. 1 chika = 100 polushki. Chiki are acquired in packages ("chiki packs") for rubles via the acquiring bank JSC "TBank" and used to pay for Online Services. Chiki are not redeemable for cash except in refund cases under Section 4.
- **API** — the Platform programming interface available at `api.chekak.store`. API use is billed in chiki according to the current price list.

2. Subject of the Agreement

2.1. The subject of the Agreement is the provision to the User of access to digital content (Software Products and Online Services) hosted on the Platform on the terms of a non-exclusive license for personal non-commercial use.

2.2. Moment of conclusion (acceptance of the offer). The Agreement is deemed concluded at the moment the User performs one of the following actions, whichever occurs first:

- registration of an Account and confirmation of email;
- payment for any Software Product, Subscription, or chiki pack;
- downloading the APK file of a free Software Product;
- using any Online Service feature of the Platform (including the free tools on `tools.chekak.store`).

2.3. From the said moment the Agreement is deemed concluded in written form (Article 434(3), Article 438(3) of the Civil Code of the Russian Federation).

2.4. All Software Products and Online Services are provided "as is". The Contractor does not warrant that the Software Products meet the User's expectations.

2.5. Age restrictions and age confirmation.

2.5.1. Registration of an Account on the Platform is available exclusively to individuals who have reached 18 (eighteen) years of age. This age restriction is set by the Contractor due to the commercial nature of the Platform (paid features, internal accounts, civil law relations between Users on `work.chekak.store`, `gigs.chekak.store`, `prompt.chekak.store`) and the need for full civil capacity of the User under Article 21 of the Civil Code of the Russian Federation.

2.5.2. Method of age confirmation. When registering an Account the User must place a checkbox mark with the wording:

"I confirm that I am at least 18 years of age. I understand that providing knowingly false information about my age is a material breach of the User Agreement entailing the consequences set out in Section 2.5.6."

The User's date of birth is **not collected or stored** on the Platform — the Contractor applies the principle of minimizing processed personal data (Article 5(5) of Federal Law 152-FZ). Self-confirmation of age by checkbox, logged with date, time, IP and User-Agent, is sufficient evidence of the User's declaration.

2.5.3. Anonymous mode (without registering an Account). The Contractor permits anonymous use of certain Platform features by persons of any age, including minors, in accordance with the age rating set for the respective service under Federal Law 436-FZ of December 29, 2010 "On the Protection of Children from Information Harmful to Their Health and Development". In anonymous mode the following are available: — browsing the marketing site `chekak.store` and the SEO pages of specific conversions; — use of the universal converter `convert.chekak.store` for one-off file conversions (no history, no Account binding); — use of the specialised converters (`pdf.chekak.store`, `img.chekak.store`, `audio.chekak.store`, `video.chekak.store`, `documents.chekak.store`, `archive.chekak.store`, `slides.chekak.store`, `fonts.chekak.store`, `ebook.chekak.store`) in one-off conversion mode; — use of the developer tools on `tools.chekak.store`; — use of the Contractor's mobile applications without authentication.

In anonymous mode the processing of personal data of an identifiable subject is **not carried out**. Anonymous web analytics (anonymous visitor cookie identifiers) applies only with separate opt-in consent via the cookie banner.

2.5.4. Services requiring registration (Users 18+ only). The following features are available only to registered Users: — the personal account on `app.chekak.store` (operation history, chiki balance, subscriptions, launcher, acquired Software Products); — any paid operations: chiki pack purchases, Subscription payments, Software Product purchases through the launcher on `apk.chekak.store`; — AI services `chat.chekak.store`, `tts.chekak.store`, `subs.chekak.store`, `live.chekak.store`, the AI umbrella `ai.chekak.store` (other than informational pages); — the marketplaces `work.chekak.store` and `gigs.chekak.store` (search, posting, response); — the prompt store `prompt.chekak.store` (browse, buy, sell, post); — the public REST API on `api.chekak.store` (API key issued in the personal account).

2.5.5. Email verification. Account registration is deemed complete only after the User's email address is confirmed by entering a one-time six-digit code sent by the Contractor to the specified email. Until email confirmation, access to the features listed in Section 2.5.4 is limited.

2.5.6. Liability for the accuracy of age confirmation. Knowingly false confirmation of being 18+ by placing the checkbox mark referred to in Section 2.5.2 is a **material breach of the Agreement**. If the User's actual age is found not to meet the established age limit (e.g. through the content of a support request, document review during a refund, law enforcement contact, or otherwise) the Contractor may: — immediately block the relevant Account without refunding the unused chiki balance and without refunding previously paid features; — delete or anonymize the Account data in accordance with the Privacy Policy; — refuse to enter into this Agreement with the said person in the future.

2.5.7. Age rating of applications. Mobile applications available via the launcher on `apk.chekak.store` carry age ratings in accordance with Federal Law 436-FZ. The specific rating of each application is shown on its card in the "Launcher" Software Product and in the personal account on `app.chekak.store`.

2.6. Country of tax residency.

2.6.1. Declaration at registration. When registering an Account the User must declare the country in which the User is a tax resident by selecting one value from a drop-down list (two-letter code per ISO 3166-1 alpha-2). The default is set by the User's IP address at the moment of registration but the User must verify it and change it if necessary.

2.6.2. Confirmation of the declaration. By a separate checkbox the User confirms the accuracy of the declared country of tax residency and the understanding that available payment methods (see Section 4 of this Agreement and the Billing Terms) and the law applicable to the relationship between the parties depend on this value.

2.6.3. Changing the country. The User may at any time change the declared country of tax residency through the personal account at `billing.chekak.store/profile`. At each change the User re-confirms the accuracy of the new value. Changes are logged with date, time, IP address, and User-Agent. A change of country may affect available payment methods for future payments; already completed operations are not re-priced.

2.6.4. Self-declared nature of the data. Information about the country of tax residency is provided by the User and is the User's declaration; the Contractor does not normally request supporting documents. If the Contractor has reasonable grounds to believe that the information is inaccurate (e.g. systematic use by the User of payment instruments inconsistent with the declared country), the Contractor may request supporting documents from the User; pending their provision the Contractor may suspend the disputed operations.

2.6.5. Liability for accuracy. The User bears full liability for the accuracy of the country of tax residency information. Knowingly false declaration aimed at circumventing the restrictions set out in Section 4.1 (the prohibition on the use of digital currency as a means of payment by residents of the Russian Federation under Federal Law 259-FZ of July 31, 2020) is a **material breach of the Agreement** with consequences analogous to those set out in Section 2.5.6.

3. Procedure for Granting Access

(Unchanged from revision 1.0; see Section 3 of revision 1.0 for the full text.)

4. Payment and Refund Procedure

4.1. Payment methods depending on the User's country of tax residency.

4.1.1. For Users who have declared the Russian Federation (RU) as their country of tax residency, only the following payment methods are available: — bank card via the acquiring bank JSC "TBank"; — other methods expressly permitted by Russian Federation legislation.

The use of digital currency (including cryptocurrency) as a means of payment for goods, works, services, or other civil-law objects by residents of the Russian Federation is **expressly prohibited** by Article 14(5) of Federal Law 259-FZ of July 31, 2020 "On Digital Financial Assets, Digital Currency, and on Amendments to Certain Legislative Acts of the Russian Federation". The Platform automatically hides the corresponding payment methods for Users declaring Russia as their country of residency.

4.1.2. For Users who have declared a country other than the Russian Federation as their country of tax residency, **the set of available payment methods is determined by the law applicable to the User and by the technical capabilities of the connected Payment Providers.** The specific list is shown to the User at the moment of payment.

4.1.3. A change of the country of residency by the User in the personal account automatically redefines the set of payment methods available for future payments. Already completed operations are not revised.

4.2. Cashier receipt is sent to the User's email under Federal Law 54-FZ (for payments processed by acquiring banks required to apply cash register equipment on the territory of the Russian Federation).

4.3. Digital nature of the goods. Software Products and access to Online Services are digital content. Access is deemed granted at the moment of downloading the file, activating the feature, or crediting chiki to the balance.

4.4. **Refunds of digital content of proper quality are NOT made.** Software products are included in the List of non-food goods of proper quality not subject to exchange and return (Resolution of the Government of the Russian Federation No. 2463 of December 31, 2020).

4.5. **Refund of a chiki pack** is possible within 14 calendar days of acquisition **only if the chiki have not been used** (the current balance has neither decreased nor increased between the moment of purchase and the moment of the refund request). Applications are submitted to support@chekak.store.

4.6. **Refund for a defective product** is made on the User's written application sent to the support email within 14 calendar days.

4.7. Refund applications are sent to support@chekak.store. Review period — up to 10 business days. Refunds are made to the same payment instrument.

Detailed provisions on payment, subscription, auto-renewal, trial periods, failed payments, and chargebacks are set out in the Billing Terms.

5. Rights and Obligations of the User

5.1. The User undertakes to use the Platform exclusively for lawful purposes.

5.2. The User undertakes not to take actions aimed at:

- automated registration of Accounts;
- bypassing free API quotas in excess of the tariff plan;
- decompiling or distributing Software Products;
- disrupting Platform operation.

5.3. **Acceptable Use Policy** — unchanged from revision 1.0; see Section 5.3 of revision 1.0 for the full text including content restrictions in upload services, prompt marketplace, work/gigs, and AI services.

5.4. **Liability for the content of uploaded files and entered data** — unchanged from revision 1.0; see Section 5.4 of revision 1.0 for the full text.

5.5. Prohibition on creating multiple Accounts.

5.5.1. **One individual — one Account principle.** Registration and simultaneous use by one individual of more than one Account on the Platform are **prohibited**, except where the User acts simultaneously as an individual and as a sole proprietor and both Accounts are registered for distinct legal purposes with express notice to the Contractor at support@chekak.store.

5.5.2. **Purpose.** The prohibition is established to: — prevent abuse of welcome bonuses (10 chiki granted on registration) and other one-off incentives; — protect the Platform from automated attacks (mass Account creation by bots); — protect public order on `work.chekak.store`, `gigs.chekak.store`, and in the prompt store (prevention of rating/review manipulation, spam); — comply with the requirements of Russian Federation legislation on combating money laundering and on financial monitoring (Federal Law 115-FZ — to the extent applicable).

5.5.3. Detection measures. To detect attempts to create multiple Accounts the Contractor, as a security measure, applies: — logging of IP address, User-Agent, and a non-personally-identifying technical browser identifier (browser fingerprint hash) at every registration; — correlation of these identifiers across Accounts; — behavioral analysis (similar usage patterns, synchronized operations).

Collection of these technical identifiers is based on Article 6(1)(7) of Federal Law 152-FZ — to protect the Operator's legitimate interests. Retention period — 90 (ninety) calendar days from the last registration; thereafter the identifiers are anonymized or destroyed. A detailed description of the data collected and the processing procedure is provided in the Privacy Policy.

5.5.4. Consequences of breach. Where a single individual is found to be simultaneously using more than one Account, the Contractor may: — block all but one Account (chosen by the Contractor) without prior notice; — cancel the welcome bonuses and other one-off incentives credited to the blocked Accounts; balances are not consolidated across Accounts; — refuse to enter into this Agreement with the said individual in the future.

If the User disagrees with the Contractor's decision, they may file a reasoned objection at support@chekak.store. Review period — up to 10 business days.

5.6. The User is responsible for keeping the password of the Account safe.

5.7. In case of breach of this Agreement the Contractor may restrict or terminate the User's access to the Platform without refunding the unused chiki balance.

6. Rights of the Contractor

6.1. The Contractor may at any time change the composition and functionality of the Platform and the terms of this Agreement unilaterally. Users are notified of material changes by email and/or by informational banners on the Platform.

6.1.1. **The current revision of the Agreement (1.0)** enters into force from the moment of its first publication at <https://chekak.store/legal/terms> and applies to all Users regardless of registration date.

6.1.2. **Subsequent revisions** of the Agreement enter into force 14 (fourteen) calendar days after publication at the said page. Users are notified by email and/or via banners no later than 14 days before the effective date. Within the 14-day period the User may review the new revision and, if disagreeing, cease use and delete the Account in accordance with this Agreement and the Privacy Policy. **Continued use of the Platform after the 14-day period** (any of the actions listed in Section 2.2 of this Agreement) **constitutes the User's consent to the new revision.** The current and previous revisions are always accessible at the said page.

6.1.2-bis. **Two-tier rule for entering into force.** The cookie-banner provisions (see Section 6.1.4) and the cookie-consent provisions of this Agreement and the Privacy Policy may be amended under two distinct regimes:

(a) **Revisions expanding the scope of processing** — adding new cookie categories, new recipients of personal data, introducing cross-border transfer, or otherwise materially expanding the categories or purposes of processing — **require renewed separate opt-in consent of the User via the cookie banner**. Until such consent is given, only "strictly necessary" cookies apply. The "continued use = acceptance" rule of Section 6.1.2 **does not apply** to such revisions.

(b) **Other amendments** — clarifications of wording, retention-period changes within already-consented categories, changes to Operator contact details, changes to the procedure for exercising data subject rights without expansion of the scope of processed personal data or recipients — apply under the "continued use = acceptance" rule after 14 calendar days from publication, without forcing the cookie banner to reappear. The full distinction and its legal basis are set out in Section 10 of the Privacy Policy.

6.1.3. **Advertising placement.** The Contractor may place advertising materials of Russian advertising networks (Yandex.Direct, Yandex Advertising Network, VK Ads, myTarget, AdRiver and others) on individual pages of the Platform. All advertising materials are marked in the manner prescribed by Article 18.2 of Federal Law 38-FZ "On Advertising": the "Реклама" label, advertiser details, and the `erid` identifier in the Unified Internet Advertising Registry. Foreign advertising networks (Google AdSense, Google AdMob, Meta Ads, etc.) are not used.

6.1.4. **Unified cross-subdomain cookie banner.** On the first visit to any subdomain of the Platform `*.chekak.store` (except `cdn.chekak.store` — a cookieless domain) the Visitor/User is shown an informational banner about the cookie categories used on the Platform. The banner uses a cookie with the attribute `Domain=.chekak.store` and operates identically on all subdomains: re-consent is not required on other subdomains. The cookie banner implements the following principles:

a) **Technically necessary cookies** are applied under Article 6(1)(5) of Federal Law 152-FZ and do not require separate consent; their use is reflected in the banner only as information.

b) **Analytics and advertising cookies** are applied only with separate explicit opt-in consent through separate checkboxes in the banner; the checkboxes are off by default.

c) **Consent expressed on one subdomain** applies on all subdomains of the Platform. Withdrawal (via the "Manage cookies" link in the footer of any page) also applies to all subdomains.

d) **"Continued use = acceptance."** If the User, having reviewed the banner, has not given express consent nor refused, but continues using the Platform (navigating to the next page, clicking any button outside the banner's service controls), they are deemed to have given consent in the default scope (**technically necessary cookies only**; analytics and advertising — off). Consent to analytics and advertising cookies is **not** deemed to have been given in this way and is requested only by a separate explicit mark.

e) **Banner versioning.** When a new revision of the Privacy Policy or this Agreement is published that materially changes the composition or purpose of applied cookies, the banner version is incremented. Previously given consent then requires re-confirmation; until re-confirmation only technically necessary cookies are applied.

f) **Logging.** The consent (as well as refusal, change, withdrawal) is logged by the Platform with date, time, IP, User-Agent, banner version, source (subdomain), and (for registered Users) Account identifier. The log

is retained as set out in the Privacy Policy.

g) **Registration as express acceptance of all conditions.** Upon successful Account registration (after email confirmation) the User is deemed to have accepted all technically necessary, analytics, and advertising cookies in full — since the corresponding consents are given as part of the express acceptance of the User Agreement, Privacy Policy, and the Personal Data Consent. The state of the cookie banner is automatically updated at the moment of registration.

6.2. The Contractor may revise prices for Software Products, Subscriptions, and API. Already paid periods and acquired chiki packs are not re-priced.

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(Sections 7 "Limitation of Liability", 8 "Intellectual Property", 9 "Personal Data", and 10 "Dispute Resolution" are unchanged from revision 1.0; see revision 1.0 for the full text.)

Contractor Details

Contractor: Individual Entrepreneur Kosenkov Ivan Igorevich **INN:** 773717313581 **OGRNIP:** 326774600222374 **Phone:** +7 (968) 077-89-91 **Email:** support@chekak.store **Registration in the Roskomnadzor register of personal data operators:** will be indicated after entry in the Register