

TERMS AND CONDITIONS

Last Updated: 11.08.2026

These Terms and Conditions ("Terms") govern your access to and use of **UMGORA.COM** ("Community", "Platform", "we", "us", or "our"), operated by **BEKZOD LIMITED**, a company registered in the United Kingdom.

By creating an account, accessing the Platform, accepting these Terms, or purchasing a membership, you agree to these Terms.

If you do not agree with these Terms, you must not use the Platform.

1. About the Community

UMGORA.COM is an online community focused on entertainment, content, activities, and community experiences.

Certain features, activities, content, products, or services may be introduced or changed over time. Some future features may be announced after you become a member.

We may modify, add, remove, suspend, or discontinue features of the Platform at any time, subject to applicable law.

2. Eligibility

The Community is available to individuals aged **13 years and older**, subject to applicable laws and restrictions in the user's country or jurisdiction.

By registering, you confirm that:

- You are at least 13 years old;
- The information you provide is accurate;
- You are legally permitted to use the Platform in your location; and
- You will comply with these Terms and applicable laws.

If you are under 18, you should review these Terms with a parent or legal guardian where appropriate.

We may apply additional age or safety requirements to particular features in the future.

3. Accounts

You may be required to create an account to access the Community.

You agree to provide accurate information and keep your account information up to date.

You are responsible for maintaining the security of your account and for activity conducted through your account.

You must not:

- Create an account using false information;
- Impersonate another person;
- Create an account for another person without authorization;
- Attempt to access another user's account; or
- Create multiple accounts to evade restrictions or enforcement.

We may suspend or terminate accounts that violate these Terms or present a security, safety, fraud, or legal risk.

4. Membership Application and Approval

Membership may be subject to an application and approval process.

Submitting an application does not guarantee acceptance.

We may approve or decline an application at our discretion, subject to applicable law.

Where membership requires approval, payment will only be requested after the applicant has been approved.

5. Membership Fee

Membership requires a **one-time payment** of the applicable membership fee displayed at checkout.

The price, currency, and applicable taxes or charges, where required, will be presented before payment is completed.

The membership fee is not a subscription and does not automatically renew.

There are no recurring membership charges unless we clearly introduce a separate service or transaction requiring additional payment.

6. Payment Processing

Payments are processed through third-party payment processors, which may include Stripe and supported payment methods such as credit cards, debit cards, and digital wallets.

We do not store your complete payment card number.

Payment information may be processed directly by the applicable payment provider under that provider's own terms and privacy policy.

7. Refunds and Cancellation

Membership fees are intended to be non-refundable except where a refund, cancellation, withdrawal, or other remedy is required by applicable law or expressly provided by us.

Our Refund Policy forms part of these Terms.

Nothing in these Terms limits any mandatory consumer rights that cannot legally be excluded.

8. Community Access

After successful payment, members may receive access to the Community.

Access may depend on the continued compliance of the member with these Terms and any applicable Community Guidelines.

We do not guarantee that the Platform or any particular feature will always be available.

We may temporarily suspend access for maintenance, security, technical problems, legal requirements, or other legitimate reasons.

9. Community Conduct

Members must behave lawfully and respectfully.

You must not use the Platform to:

- Harass, threaten, intimidate, or abuse another person;
- Engage in unlawful discrimination or hateful conduct;
- Promote or facilitate illegal activity;
- Commit fraud or deception;

- Attempt to obtain another person's private information;
- Distribute malicious software;
- Attempt unauthorized access to the Platform;
- Circumvent security measures;
- Interfere with the Platform's operation;
- Use automated systems or bots in a manner that we prohibit;
- Spam or conduct unauthorized commercial activity; or
- Engage in conduct that creates a significant safety or security risk.

Additional rules may be published as Community Guidelines or feature-specific rules.

10. No User-Generated Content at Launch

At the time these Terms are published, members do not have permission to publish user-generated posts or other public content on the Platform unless we expressly provide such functionality.

If user-generated content becomes available in the future, additional rules may apply.

11. Future Marketplace and Activities

The Community may introduce additional features in the future, including activities, events, buying and selling opportunities, marketplaces, or other services.

Such features may have separate terms, fees, rules, eligibility requirements, or safety requirements.

We are not responsible for transactions or arrangements between members unless we expressly state otherwise.

12. Intellectual Property

The Platform and its contents, including its software, design, branding, logos, graphics, text, videos, images, and other materials, are owned by or licensed to us unless otherwise stated.

You may not reproduce, distribute, modify, sell, or commercially exploit Platform materials without our prior written permission, except where permitted by law.

13. Third-Party Services

The Platform may contain links to or integrate with third-party services.

We do not control third-party services and are not responsible for their content, availability, security, or policies.

Your use of third-party services may be subject to their own terms and privacy policies.

14. Privacy

Our collection and use of personal information is described in our Privacy Policy.

Because the Community may be accessed by individuals under 18, we apply additional safeguards and privacy considerations for younger users where required by applicable law.

15. Minors and Safety

We take the safety and privacy of younger members seriously.

The Platform is not intended to facilitate inappropriate contact between adults and minors.

Members must not use the Platform to exploit, groom, sexually exploit, threaten, or otherwise harm minors.

We may remove accounts, content, access, or functionality where we reasonably believe that doing so is necessary to protect users or comply with applicable law.

We may cooperate with law enforcement or relevant authorities where legally required or where appropriate to protect users from serious harm.

16. Account Suspension and Termination

We may suspend, restrict, or terminate your account if:

- You violate these Terms;
- You violate applicable laws;
- You engage in fraud or suspected payment abuse;
- You create a security or safety risk;
- You attempt to circumvent Platform restrictions; or
- We are legally required to do so.

Where permitted by law, termination for violation of these Terms does not create a right to a refund.

17. Disclaimer

The Platform is provided on an "as available" and "as is" basis to the extent permitted by applicable law.

We do not guarantee that:

- The Platform will always be available;
- The Platform will be error-free;
- Particular features will always remain available; or
- The Community will meet every individual user's expectations.

Nothing in these Terms excludes liability that cannot legally be excluded.

18. Limitation of Liability

To the maximum extent permitted by applicable law, we will not be liable for indirect, incidental, special, consequential, or punitive losses arising from your use of the Platform.

Nothing in these Terms excludes or limits liability for fraud, fraudulent misrepresentation, death or personal injury caused by negligence, or any other liability that cannot legally be excluded or limited.

To the extent permitted by applicable law, our total liability arising from your use of the Platform will be limited to the amount you paid to us during the 12 months preceding the event giving rise to the claim.

19. Indemnification

To the extent permitted by applicable law, you agree to be responsible for losses, claims, damages, and reasonable costs arising from your unlawful use of the Platform or your material violation of these Terms.

Nothing in this section requires you to indemnify us where prohibited by applicable law.

20. Changes to the Platform

We may change, improve, suspend, or discontinue portions of the Platform.

Where changes materially affect your contractual rights, we will provide notice where required by applicable law.

21. Changes to These Terms

We may update these Terms from time to time.

The updated version will be posted on the Platform with a new "Last Updated" date.

Where legally required, we will provide additional notice of material changes.

22. Governing Law

These Terms are governed by the laws of **England and Wales**, except to the extent that mandatory consumer protection laws in your country or jurisdiction provide otherwise.

Nothing in these Terms prevents a consumer from exercising mandatory rights available under the laws of their place of residence.

23. Dispute Resolution

Before beginning formal legal proceedings, we encourage users to contact us and give us an opportunity to resolve the issue.

Nothing in this section prevents a consumer from exercising mandatory statutory rights or bringing a claim before a court or authority where permitted by applicable law.

24. Contact

BEKZOD LIMITED

Company Number: 16942117

Registered Office: 167 - 169 GREAT PORTLAND STREET
LONDON
W1W 5PF

Email: business\@umgora.com

Privacy Email: support\@umgora.com