

# Terms & Conditions of Use



These Terms and Conditions of Use apply to the use of the IBC aut mobile application (the "Application") on the IBC aut website (the "Website"). The Application is available for use on mobile devices (smartphones and tablets) and is accessible via the Website. The Application is provided as a service and is not intended to be used as a substitute for professional advice. The Application is provided as a service and is not intended to be used as a substitute for professional advice. The Application is provided as a service and is not intended to be used as a substitute for professional advice.

## 1. Introduction

These Terms and Conditions of Use apply to the use of the IBC aut mobile application (the "Application") on the IBC aut website (the "Website"). The Application is available for use on mobile devices (smartphones and tablets) and is accessible via the Website. The Application is provided as a service and is not intended to be used as a substitute for professional advice. The Application is provided as a service and is not intended to be used as a substitute for professional advice. The Application is provided as a service and is not intended to be used as a substitute for professional advice.

## 1.1 Subscription and activation of the Service

### 1.1.1 Prerequisite of identity

The user must be a natural person who is at least 18 years old and has a valid identification document. The user must be a natural person who is at least 18 years old and has a valid identification document. The user must be a natural person who is at least 18 years old and has a valid identification document.

### 1.1.2 Acceptance and activation of the Service

The user must accept these Terms and Conditions of Use and activate the Service by clicking on the "I accept" button. The user must accept these Terms and Conditions of Use and activate the Service by clicking on the "I accept" button.

### 1.1.3 Commercial Terms

The user must accept the Commercial Terms and Conditions of Use. The user must accept the Commercial Terms and Conditions of Use.

### 1.1.4 Subscription Terms

The user must accept the Subscription Terms and Conditions of Use. The user must accept the Subscription Terms and Conditions of Use.



Scan QR to proceed

## 1.2 Restrictions on the use of the Service

### 1.2.1 Abuse

The user must not use the Service for any illegal or prohibited purpose. The user must not use the Service for any illegal or prohibited purpose.

### 1.2.2 Applicable regulations

The user must accept the applicable laws and regulations. The user must accept the applicable laws and regulations.

## 1.3 Privacy

### 1.3.1 Applicable privacy

The user must accept the applicable privacy policy. The user must accept the applicable privacy policy.

### 1.3.2 Data security

The user must accept the applicable data security measures. The user must accept the applicable data security measures.

## 1.4 Payment and billing

### 1.4.1 Payment methods

The user must accept the applicable payment methods. The user must accept the applicable payment methods.

### 1.4.2 Other related service conditions

The user must accept the applicable service conditions. The user must accept the applicable service conditions.