

Bit-Er Devs

SmartFinBot

smartfinbot.biterdevs.com

TERMS AND CONDITIONS

Last updated: March 26, 2026

AGREEMENT TO OUR LEGAL TERMS

We are **Bit-Er Devs** ("team," "group", "we," "us," or "our"), a training and research project team. Our product, SmartFinBot, is accessible at smartfinbot.biterdevs.com.

We operate the mobile application **SmartFinBot** (the "App"), as well as any other related products and services that refer or link to these legal terms (the "Legal Terms") (collectively, the "Services").

SmartFinBot is a personal finance management mobile application developed as a training and research project. It allows users to track expenses, income, loans, bills, and budgets through both a manual entry interface and an AI-powered conversational chatbot. The chatbot uses a fine-tuned BERT natural language processing model to understand financial queries and perform actions on behalf of the user.

You can contact us by email at contact.bit.er@gmail.com.

These Legal Terms constitute a legally binding agreement between you, whether personally or on behalf of an entity ("you"), and Bit-Er DEVS, concerning your access to and use of the Services. You agree that by accessing the Services, you have read, understood, and agreed to be bound by all of these Legal Terms. **IF YOU DO NOT AGREE WITH ALL OF THESE LEGAL TERMS, THEN YOU ARE EXPRESSLY PROHIBITED FROM USING THE SERVICES AND YOU MUST DISCONTINUE USE IMMEDIATELY.**

We reserve the right to make changes or modifications to these Legal Terms at any time. We will alert you about any changes by updating the "Last updated" date of these Legal Terms. Your continued use of the Services after the date such revised Legal Terms are posted will be deemed acceptance of those changes.

The Services are intended for users who are at least 18 years old. Persons under the age of 18 are not permitted to use or register for the Services.

We recommend that you save or print a copy of these Legal Terms for your records.

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1. OUR SERVICES

SmartFinBot, developed by Bit-Er DEVS as a training and research project, provides a personal finance management platform accessible through our mobile application. The app allows users to record and manage financial data including expenses, income, loans, bills, and budgets. It also provides an AI-powered chatbot that understands natural language queries (text and voice) and performs financial management tasks on the user's behalf.

The financial insights, predictions, and suggestions provided by SmartFinBot are generated by automated models and are intended for informational and personal planning purposes only. They do not constitute professional financial, investment, legal, or tax advice. You should not rely solely on SmartFinBot's outputs for major financial decisions. Always consult a qualified financial professional for such matters.

The Services are not tailored to comply with industry-specific regulations such as HIPAA, FISMA, or similar laws. If your use of the Services would be subject to such regulations, you may not use the Services.

The information and features provided through the Services are intended for personal, non-commercial use only. Users who access the Services from outside Nepal are responsible for compliance with their local laws and regulations.

2. INTELLECTUAL PROPERTY RIGHTS

Our intellectual property

We are the owner or licensee of all intellectual property rights in the Services, including all source code, databases, functionality, software, NLP models, application designs, audio, video, text, and graphics in the Services (collectively, the "Content"), as well as any trademarks, service marks, and logos contained therein (the "Marks").

Our Content and Marks are provided in or through the Services for your personal, non-commercial use only.

Your use of our Services

Subject to your compliance with these Legal Terms, we grant you a non-exclusive, non-transferable, revocable license to access the Services and use the app solely for your personal, non-commercial financial management purposes.

Except as set out in this section, no part of the Services and no Content or Marks may be copied, reproduced, aggregated, republished, uploaded, posted, publicly displayed, encoded, translated, transmitted, distributed, sold, licensed, or otherwise exploited for any commercial purpose without our express prior written permission. To request such permission, please contact us at contact.bit.er@gmail.com.

Any breach of these Intellectual Property Rights will constitute a material breach of our Legal Terms and your right to use our Services will terminate immediately.

Your submissions

By directly sending us any question, comment, suggestion, idea, or feedback about the Services ("Submissions"), you agree to assign to us all intellectual property rights in such Submission. You agree that we shall own this Submission and be entitled to use it for any lawful purpose, including improving the app, without acknowledgment or compensation to you.

3. USER REPRESENTATIONS

By using the Services, you represent and guarantee that:

- All registration information you submit will be true, accurate, current, and complete.
- You will maintain the accuracy of such information and promptly update it, as necessary.
- You have the legal capacity and agree to comply with these Legal Terms.
- You are at least 18 years of age.
- You will not access the Services through automated or non-human means, whether through a bot, script, or otherwise, except as part of legitimate use of the chatbot interface as designed.
- You will not use the Services for any illegal or unauthorized purpose.
- Your use of the Services will not violate any applicable law or regulation in Nepal or your jurisdiction of residence.

If you provide any information that is untrue, inaccurate, not current, or incomplete, we have the right to suspend or terminate your account and refuse any current or future use of the Services.

4. USER REGISTRATION

You must register to use the Services. To create an account, you must provide a valid name, email address, and password. You may also choose to register using your Google account, in which case your name and email are retrieved from Google.

You agree to keep your password confidential and to be responsible for all activity that occurs under your account. We recommend using a strong, unique password and not sharing it with anyone.

We reserve the right to remove, reclaim, or change a username you select if we determine, in our sole discretion, that such username is inappropriate, obscene, or otherwise objectionable.

You must notify us immediately at contact.bit.er@gmail.com if you become aware of any unauthorized use of your account or any other security breach.

5. SOFTWARE

SmartFinBot includes software for use in connection with our Services, including but not limited to the Flutter-based mobile application and backend APIs. If such software is accompanied by an end user license agreement, the terms of that agreement will govern your use of the software.

We grant you a non-exclusive, revocable, personal, and non-transferable license to use the SmartFinBot app solely in connection with our Services and in accordance with these Legal Terms.

All software and related documentation are provided "AS IS" without warranty of any kind, either express or implied. You accept all risks arising out of the use or performance of the software.

You may not reproduce or redistribute any software except in accordance with these Legal Terms.

6. PROHIBITED ACTIVITIES

You may not access or use the Services for any purpose other than personal financial management as intended. As a user of the Services, you agree not to:

- Attempt to reverse engineer, decompile, disassemble, or derive the source code of the SmartFinBot application, backend systems, or NLP models.
- Systematically retrieve data or other content from the Services to create or compile a collection, database, or directory without written permission from us.
- Make any unauthorized use of the Services, including collecting usernames or email addresses of other users by electronic or other means.
- Circumvent, disable, or otherwise interfere with security-related features of the Services, including JWT authentication mechanisms and session management.
- Trick, defraud, or mislead us or other users, especially in any attempt to learn sensitive account information such as passwords.
- Engage in any automated use of the system, such as using scripts, bots, or data mining tools to send requests to the chatbot or API endpoints.
- Interfere with, disrupt, or create an undue burden on the Services, backend servers, Redis cache, or PostgreSQL database.
- Attempt to impersonate another user or person or use another user's account.
- Use the Services as part of any effort to compete with us or to build a competing product or service using our design, architecture, or models.
- Use any information obtained from the Services to harass, abuse, or harm another person.
- Upload or transmit viruses, Trojan horses, malware, or any material that interferes with the operation or security of the Services.

- Attempt to bypass any measures designed to prevent or restrict access to the Services or any portion thereof.
- Delete or alter any copyright or proprietary rights notice from any Content.
- Use the Services in a manner inconsistent with any applicable laws or regulations.
- Enter false, misleading, or fabricated financial data with the intent to manipulate the app's outputs or predictions.
- Attempt to probe, scan, or test the vulnerability of our system or any network connected to the Services.

7. USER-GENERATED CONTRIBUTIONS

SmartFinBot does not operate a public forum, message board, or social feed. All content you enter into the app (financial records, chatbot messages, voice inputs, and profile data) is private to your account and is not shared with or visible to other users.

If you choose to submit feedback, bug reports, feature suggestions, or any other communication to us directly, you represent and warrant that:

- Such Submissions are original to you and do not infringe the intellectual property rights of any third party.
- Your Submissions do not contain false, inaccurate, or misleading information.
- Your Submissions do not violate any applicable law, regulation, or rule.
- Your Submissions do not contain offensive, harmful, or unlawful content.

You are solely responsible for any Submissions you make to us. We are not liable for any content you enter into the app, including financial data you record.

8. CONTRIBUTION LICENSE

By submitting feedback, suggestions, or other communications to us, you grant us a non-exclusive, worldwide, royalty-free, perpetual license to use, reproduce, modify, and incorporate your Submissions for the purpose of improving and developing the SmartFinBot application.

You retain full ownership of your financial data stored in the app. Bit-Er DEVS does not claim any ownership over the financial records, budgets, or other personal data you enter. Our use of your data is limited to operating and improving the Services as described in our Privacy Policy.

We have the right, in our sole discretion, to review, remove, or modify any user Submission at any time and for any reason, without notice.

9. MOBILE APPLICATION LICENSE

Use License

We grant you a revocable, non-exclusive, non-transferable, limited right to install and use the SmartFinBot mobile application on a wireless device owned or controlled by you, strictly in accordance with these Legal Terms. You should not:

- Decompile, reverse engineer, disassemble, or attempt to derive the source code of the app.
- Make any modification, adaptation, improvement, enhancement, translation, or derivative work from the app.

- Violate any applicable laws, rules, or regulations in connection with your access or use of the app.
- Remove, alter, or obscure any proprietary notice posted by us or the licensors of the app.
- Use the app for any revenue-generating endeavor, commercial enterprise, or other purpose for which it is not designed or intended.
- Use the app to create a product, service, or software that is directly or indirectly competitive with or a substitute for the app.
- Use any proprietary information or interfaces from our app in the design, development, or distribution of any competing application.

Android and iOS Devices

The following terms apply when you use the app obtained from Google Play (Android) or the Apple App Store (iOS):

- The license granted to you for our app is limited to a non-transferable license to use the application on a device utilizing the Android or iOS operating systems, as applicable.
- Bit-Er DEVS is responsible for providing maintenance and support services for the app as specified in these Legal Terms. Google Play and the Apple App Store have no obligation to provide maintenance or support for the app.
- In the event of any failure of the app to conform to any applicable warranty, you may notify the applicable app distributor. To the maximum extent permitted by applicable law, the app distributor will have no warranty obligation with respect to the app.
- You acknowledge and agree that the app distributors (Google and Apple) are third-party beneficiaries of these Terms and will have the right to enforce these Terms against you as a third-party beneficiary.

10. THIRD-PARTY SERVICES AND CONTENT

SmartFinBot integrates with a limited number of third-party services to operate and provide certain features. These may include:

- [Firebase by Google](#): Used for push notifications via Firebase Cloud Messaging (FCM). Firebase operates independently and is subject to Google's terms of service and privacy policy.
- [Google Sign-In](#): Used for optional account registration and login. Your use of Google Sign-In is subject to Google's terms and policies.
- Third-party AI and LLM providers: SmartFinBot may use external AI service providers for chat, voice processing, speech-to-text, text-to-speech, and financial assistant features. User prompts, voice inputs, and related request data may be processed by these providers solely for generating responses and improving service functionality, in accordance with their own privacy policies and terms.
- Cloud hosting providers: Our backend infrastructure is hosted on third-party cloud platforms. These providers may have limited access to server-side data as necessary for

hosting, security, and operational purposes under applicable data protection agreements.

We are not responsible for the content, privacy practices, availability, terms, or reliability of any third-party services integrated with SmartFinBot. Integration with a third-party service does not constitute endorsement of that provider or its products.

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

SmartFinBot does not display third-party advertisements and does not use advertising networks, retargeting platforms, or affiliate marketing programs within the app.

11. SERVICES MANAGEMENT

We reserve the right, but not the obligation, to:

- Monitor the Services for violations of these Legal Terms.
- Take appropriate action against anyone who, in our sole discretion, violates the law or these Legal Terms, including reporting such user to law enforcement authorities.
- In our sole discretion, refuse, restrict access to, limit the availability of, or disable any portion of the Services.
- Remove from the Services or otherwise disable all files and content that are excessive in size or burdensome to our systems.
- Otherwise manage the Services in a manner designed to protect our rights and property and to facilitate the proper functioning of the Services.

12. PRIVACY POLICY

We care about data privacy and security. Please review our Privacy Policy, which is incorporated into these Legal Terms. By using the Services, you agree to be bound by our Privacy Policy.

Our Privacy Policy describes in detail what personal and financial data we collect, how we process it, how long we retain it, what security measures we use, and what your rights are regarding your data.

The Services are hosted on cloud infrastructure. If you access the Services from outside Nepal, your information may be transferred to and processed in Nepal or other countries where our servers are located. By using the Services, you consent to such transfer and processing.

We do not knowingly collect personal information from children under the age of 18. If we become aware that a user under 18 has registered, we will deactivate the account and delete associated data promptly.

For any privacy-related questions, contact us at contact.bit.er@gmail.com.

13. TERM AND TERMINATION

These Legal Terms shall remain in full force and effect while you use the Services. Without limiting any other provision of these Legal Terms, we reserve the right, in our sole discretion and

without notice or liability, to deny access to and use of the Services to any person for any reason, including for breach of any representation, warranty, covenant, applicable law, or regulation.

We may suspend or terminate your access to the Services, delete your account, or remove any associated data at any time and in our sole discretion.

If we terminate or suspend your account for any reason, you are prohibited from registering and creating a new account under your own name, a fake or borrowed name, or the name of any third party. In addition to terminating or suspending your account, we reserve the right to take appropriate legal action, including civil, criminal, and injunctive remedies where applicable.

SmartFinBot provides an in-app account deletion feature. You may request deletion of your account directly through the application settings. Once an account deletion request is submitted, your account will be deactivated and scheduled for permanent deletion.

We may retain your account data for up to thirty (30) days after the deletion request to allow account recovery or restoration if requested by you during that period. After the 30-day retention period expires, your account and associated personal data will be permanently deleted from our active systems, subject to any legal, regulatory, security, fraud prevention, or backup retention obligations.

You acknowledge and agree that once permanent deletion is completed, your data may not be recoverable. SmartFinBot shall not be responsible or liable for any loss of data, content, records, or information resulting from account deletion requested by you or termination of the Services.

14. MODIFICATIONS AND INTERRUPTIONS

We reserve the right to change, modify, or remove the contents of the Services at any time or for any reason at our sole discretion without notice. We also reserve the right to modify or discontinue all or part of the Services without notice at any time. We will not be liable to you or any third party for any modification, suspension, or discontinuance of the Services.

We cannot guarantee the Services will be available at all times. We may experience hardware, software, or other technical issues or may need to perform maintenance, resulting in interruptions, delays, or errors. We reserve the right to change, revise, update, suspend, or discontinue the Services at any time without giving notice to you.

You agree that we have no liability whatsoever for any loss, damage, or inconvenience caused by your inability to access or use the Services during any downtime or discontinuance of the Services.

15. GOVERNING LAW

These Legal Terms and your use of the Services are governed by and construed in accordance with the laws of Nepal, without regard to its conflict of law principles. Any legal action or proceeding arising out of or relating to these Legal Terms shall be brought exclusively in the courts of Lalitpur, Bagmati Province, Nepal. By using the Services, you consent to the jurisdiction of such courts.

If you are accessing the Services from outside Nepal, you are responsible for compliance with your local laws. We make no representation that the Services are appropriate or available for use in all jurisdictions.

16. DISPUTE RESOLUTION

Informal Negotiations

To expedite resolution and reduce the cost of any dispute, controversy, or claim related to these Legal Terms, the parties agree to first attempt to resolve any dispute informally for at least thirty (30) days before initiating any formal proceedings. Such informal negotiations will begin with written notice from one party to the other. You may send such notice to contact.bit.er@gmail.com.

Formal Dispute Resolution

If the parties are unable to resolve a dispute through informal negotiations, the dispute shall be finally resolved through the competent courts of Lalitpur, Bagmati Province, Nepal, in accordance with applicable Nepali law. Both parties agree to submit to the personal jurisdiction of such courts.

Restrictions

Any dispute resolution proceedings shall be conducted on an individual basis only. You may not bring claims as a plaintiff or class member in any purported class action, collective action, or representative proceeding.

Exceptions

Notwithstanding the above, either party may seek injunctive or other equitable relief from any court of competent jurisdiction to prevent the actual or threatened infringement, misappropriation, or violation of intellectual property rights or confidential information without the requirement of posting a bond or other security.

17. CORRECTIONS

There may be information in the app or related materials that contain typographical errors, inaccuracies, or omissions, including information about features, descriptions, or availability. We reserve the right to correct any errors, inaccuracies, or omissions and to change or update information at any time without prior notice.

18. DISCLAIMER

THE SERVICES ARE PROVIDED ON AN AS-IS AND AS-AVAILABLE BASIS. YOU AGREE THAT YOUR USE OF THE SERVICES WILL BE AT YOUR SOLE RISK. TO THE FULLEST EXTENT PERMITTED BY LAW, WE DISCLAIM ALL WARRANTIES, EXPRESS OR IMPLIED, IN CONNECTION WITH THE SERVICES AND YOUR USE THEREOF, INCLUDING THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, AND NON-INFRINGEMENT.

WE MAKE NO WARRANTIES OR REPRESENTATIONS ABOUT THE ACCURACY OR COMPLETENESS OF THE CONTENT PROVIDED THROUGH THE SERVICES, INCLUDING BUT NOT LIMITED TO: (1) FINANCIAL INSIGHTS, PREDICTIONS, AND ANALYSIS GENERATED BY THE APP'S AI MODELS; (2) CHATBOT RESPONSES GENERATED BY THE BERT-BASED NLP SYSTEM;

(3) SPENDING FORECASTS GENERATED BY THE BILSTM PREDICTION ENGINE; OR (4) ANY FINANCIAL ADVICE OR RECOMMENDATIONS PROVIDED BY THE APP.

WE WILL ASSUME NO LIABILITY OR RESPONSIBILITY FOR ANY (1) ERRORS, MISTAKES, OR INACCURACIES OF CONTENT AND MATERIALS; (2) PERSONAL INJURY OR PROPERTY DAMAGE RESULTING FROM YOUR ACCESS TO AND USE OF THE SERVICES; (3) UNAUTHORIZED ACCESS TO OR USE OF OUR SECURE SERVERS AND/OR ANY PERSONAL OR FINANCIAL INFORMATION STORED THEREIN; (4) ANY INTERRUPTION OR CESSATION OF TRANSMISSION TO OR FROM THE SERVICES; (5) ANY BUGS, VIRUSES, OR SIMILAR HARMFUL CODE WHICH MAY BE TRANSMITTED TO OR THROUGH THE SERVICES BY ANY THIRD PARTY; OR (6) ANY LOSS OR DAMAGE OF ANY KIND INCURRED AS A RESULT OF THE USE OF ANY CONTENT POSTED, TRANSMITTED, OR OTHERWISE MADE AVAILABLE VIA THE SERVICES.

SMARTFINBOT IS A TRAINING AND RESEARCH PROJECT DEVELOPED BY BIT-ER DEVS. IT IS NOT A LICENSED FINANCIAL ADVISOR, BANK, OR REGULATED FINANCIAL INSTITUTION. THE APP DOES NOT PROVIDE PROFESSIONAL FINANCIAL ADVICE. ANY FINANCIAL DECISIONS YOU MAKE BASED ON THE APP'S CONTENT ARE MADE ENTIRELY AT YOUR OWN RISK.

19. LIMITATIONS OF LIABILITY

IN NO EVENT WILL WE OR OUR TEAM MEMBERS, AFFILIATES, SUPERVISORS, OR AGENTS BE LIABLE TO YOU OR ANY THIRD PARTY FOR ANY DIRECT, INDIRECT, CONSEQUENTIAL, EXEMPLARY, INCIDENTAL, SPECIAL, OR PUNITIVE DAMAGES, INCLUDING LOSS OF DATA, FINANCIAL LOSS, OR OTHER DAMAGES ARISING FROM YOUR USE OF THE SERVICES, EVEN IF WE HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES.

NOTWITHSTANDING ANYTHING TO THE CONTRARY CONTAINED HEREIN, OUR LIABILITY TO YOU FOR CAUSE WHATSOEVER, REGARDLESS OF THE FORM OF ACTION, WILL AT ALL TIMES BE LIMITED TO THE AMOUNT PAID, IF ANY, BY YOU TO US. SINCE SMARTFINBOT IS CURRENTLY OFFERED FREE OF CHARGE AS A TRAINING AND RESEARCH PROJECT, OUR MAXIMUM LIABILITY TO YOU IS NPR 0 (ZERO).

Some jurisdictions do not allow limitations on implied warranties or the exclusion or limitation of certain damages. If these laws apply to you, some or all of the above disclaimers or limitations may not apply, and you may have additional rights.

20. INDEMNIFICATION

You agree to defend, indemnify, and hold us harmless, including our team members, supervisors, affiliates, and all respective officers, agents, and partners, from and against any loss, damage, liability, claim, or demand, including reasonable legal fees and expenses, made by any third party due to or arising out of:

- Your use of the Services.
- Your breach of these Legal Terms.
- Any breach of your representations and warranties set forth in these Legal Terms.
- Your violation of the rights of a third party, including intellectual property rights.
- Any false, misleading, or harmful financial data you enter into the app.
- Any harmful act toward another user of the Services.

Notwithstanding the foregoing, we reserve the right, at your expense, to assume the exclusive defense and control of any matter for which you are required to indemnify us. You agree to cooperate with our defense of such claims. We will notify you of any such claim upon becoming aware of it.

21. USER DATA

We will maintain the financial data and personal information that you provide or transmit to the Services for the purpose of managing the performance of the Services and providing core app functionality. Although we perform routine backups, you are solely responsible for the accuracy and completeness of data you enter.

You agree that we shall have no liability for any loss or corruption of any such data caused by circumstances beyond our reasonable control. We recommend that you regularly export your financial data using the app's built-in PDF or CSV export feature as a personal backup.

If you delete your account, we will delete or anonymize your personal and financial data from our active systems within a reasonable period, subject to applicable legal retention requirements. Session data stored in our Redis cache is temporary and is cleared automatically when the session ends.

22. ELECTRONIC COMMUNICATIONS AND SIGNATURES

Using the SmartFinBot app, submitting forms, and communicating with us via email constitute electronic communications. You consent to receive electronic communications from us, and you agree that all agreements, notices, disclosures, and other communications we provide to you electronically satisfy any legal requirement that such communication be in writing.

You agree to the use of electronic records, contracts, and notices in connection with your use of the Services. You waive any rights or requirements under any applicable laws that require an original signature or delivery or retention of non-electronic records.

23. PUSH NOTIFICATIONS

SmartFinBot uses push notifications to send you reminders and alerts about upcoming bill due dates, loan repayment schedules, budget overspending warnings, and other financial alerts you configure in the app.

Push notifications are delivered via Firebase Cloud Messaging (FCM). By enabling notifications in the app, you consent to receiving these communications on your device.

Opting Out

You may stop receiving push notifications at any time by going to your device's Settings and disabling notifications for SmartFinBot. You may also manage notification preferences within the app's settings. Disabling notifications will not affect your ability to use the app's other features.

Message and Data Rates

Standard message and data rates from your mobile carrier may apply when receiving push notifications. These rates are determined by your carrier and mobile plan. SmartFinBot does not charge any fees for sending notifications.

Support

If you have any questions or issues regarding notifications, please contact us at contact.bit.er@gmail.com.

24. MISCELLANEOUS

These Legal Terms and any policies or rules posted by us on the Services constitute the entire agreement and understanding between you and us regarding the Services. Our failure to exercise or enforce any right or provision of these Legal Terms shall not operate as a waiver of such right or provision.

These Legal Terms operate to the fullest extent permissible by law. We may assign any or all of our rights and obligations to others at any time. We shall not be responsible or liable for any loss, damage, delay, or failure to act caused by any cause beyond our reasonable control, including but not limited to natural disasters, power outages, or internet infrastructure failures.

If any provision or part of the provision of these Legal Terms is determined to be unlawful, void, or unenforceable, that provision is deemed severable from these Legal Terms and does not affect the validity and enforceability of any remaining provisions.

There is no joint venture, partnership, employment, or agency relationship created between you and us as a result of these Legal Terms or use of the Services. You agree that these Legal Terms will not be construed against us by virtue of having drafted them.

You hereby waive any and all defenses you may have based on the electronic form of these Legal Terms and the lack of signing by the parties to execute these Legal Terms.

25. CONTACT US

In order to resolve a complaint regarding the Services, or to receive further information regarding use of Services, please contact us at:

Bit-Er DEVS

SmartFinBot — Training and Research Project

smartfinbot.biterdevs.com

contact.bit.er@gmail.com

We will respond to your inquiry within a reasonable timeframe, typically within 14 business days.

These Terms and Conditions are effective as of March 26, 2026. SmartFinBot — Bit-Er Devs Training and Research Project.